Nova Scotia Department of Agriculture and Marketing

A History of Nova Scotia Co-operatives

By R.J. MacSween, Canada's First Inspector of Co-operatives

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FOREWORD

R. J. MacSween was Canada's first Inspector of Co-operatives. Even before he became Inspector in 1935, he had been actively involved in the establishing of Co-operatives and in working with farmers in Cape Breton and Eastern Nova Scotia, where he worked as one of the pioneer Agricultural Extension Representatives.

During Mr. MacSween's long association with Co-operatives, he had a hand in the beginnings of over 250 Co-operatives in Nova Scotia.

Shortly before Mr. MacSween retired in the late 1950's, he wrote the history of the early Co-operatives in Nova Scotia. The original script is presented here with only a few minor changes, updated references and new incorporations.

Anyone closely associated with Co-operatives in Nova Scotia will appreciate the observations and comments made by one of the great pioneers of Co-operatives in our country.

The Nova Scotia Department of Agriculture and Marketing is pleased to make this historic commentary available to you.

Fred A Pierce

FRED A. PIERCE
INSPECTOR OF
CO-OPERATIVES

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CHAPTER 1

THE EARLY CO-OPERATIVES

Among the many "first things" in Canadian history for which Nova Scotia may be said to be noted is the first co-operative store in Canada. It was started at Stellarton in 1861- only seventeen years after the Rochdale Pioneers began their famous co-operative venture in Toad Lane. The store at Stellarton was established by a group of coal miners who formed what was known as the Union Co-operative Association. The first secretary of this association, and its guiding spirit for many years, was James Mitchell, who apparently had been associated with the fast growing co-operative movement in Britain before he came to Canada, and who possessed much of the zeal of the missionary, as well as a goodly measure of business ability. Mitchell served as secretary for fifteen years. In 1876 he was appointed manager, a position which he held until his retirement in 1914.

Professor N. Mitchell ("The Co-operative Store in Canada", Queen's University, 1916) describes the Union Co-operative Store in the following words: "The history of this store is one of quite an achievement and unremitting usefulness in the community which it serves. When it opened in 1861, it had 30 members and a capital of $1,000 and on March 3, 1915, it had 202 members and a capital of $16,148.76; the total profits for the year were $4,264.38. Six per cent was paid on capital stock and the rest was distributed among members in proportion to their purchases. The rate of this dividend on purchases has fluctuated a good deal. In the first year of Mr. Mitchell's management, the rate was six per cent, but the next year, it fell back to three, but from that time the growth of the dividend was steady, and during the last decade of the nineteenth century, it stood at 12 per cent. Later it was fixed at 10, and in 1910 it stood at nine".

From its beginning in 1861, until the retirement of Mitchell in 1914, a period of fifty-three years, the Union Co-operative Store flourished. When Mitchell left, however, the business began to decline. When the usual dividends were not available, membership confidence weakened and the volume

of business began to fall off. Several changes were made in management, but the prestige and fortune of the Union Co-operative Store had fallen so low that it could not be saved. Before the end of 1916, this old pioneer co-operative closed its doors, after a service of over half a century.

It is quite obvious that the Union Co-operative Association's long record of success was based almost wholly upon the business acumen and perhaps the personality of one man. When that man passed out of the scene, the whole structure began to crumble. James Mitchell was undoubtedly a capable manager and a zealous worker in the interest of his fellow-citizens, but he apparently did not fully appreciate the importance of education as a factor in co-operative solidarity.

George Keen for many years secretary of the Co-operative Union of Canada, wrote of Mitchell and his work ("Souvenir", British Canadian Co-operative Society Ltd., 1941, page 4).

"The store managed by him (Mitchell) was apparently operated in close conformity with the formula of the Rochdale Pioneers, but it cannot be said that those associated with it were devoted to these aims, and it soon went out of existence. Shortly afterwards, however, another attempt was made, and the Sydney Mines Industrial Co-operative Society was organized. This association conducted a co-operative store until early in 1904 when it suffered the loss of its entire property by fire and was forced to go out of business".

Very little is known of the detailed history of these two organizations. Their combined business activity extended over a period of 41 years and there is no doubt but that during that time, many benefits has been derived by the members. Professor Mitchell attributes the failure of these organizations to the fact that they had neglected to make any provision out of profits for a reserve fund.

"The withdrawal of capital from the business", he writes, "and an inability to adapt themselves to changing conditions, brought them into difficulties; and when in 1904 both store and stock were burned out, the association went out of business".

In 1887, co-operative stores were started at Reserve Mines and at Glace Bay. The Reserve Co-operative Store Company carried on business successfully for eleven years, but it appears that a great deal of unemployment in the mines for two successive winters, the withdrawal of capital by members moving to their localities and the death of the manager brought about the closing of the business in 1898. The Little Glace Bay Co-operative Store Company struggled along for seven years, but it apparently never prospered. Poor management, lack of sufficient capital and credit trading is said to have caused it undoing. It closed its doors in 1894.

There is a record of a co-operative grocery store being in operation in Halifax in 1870, with the following officers: President, James Martin; Vice-President, M. J. Clinton; Secretary, R. J. Wilson; Directors, H. A. Taylor, John Heenan, James Farquhar; Clerk, Michael Heenan. Little else is known of this organization except that apparently it did not continue operation very long.

In 1903, a co-operative store was started in Sydney by an association known as the Sydney Co-operative Society Ltd. It is interesting to note that this co-operative was set up at the suggestion of W. L. MacKenzie King, at that time Deputy Minister of Labour, afterwards Prime Minister of Canada. Mr. King had gone to Sydney to assist in the settlement of a strike of the steelworkers then in progress and recommended that the workers start a co-operative store so that they might be able to make savings on the purchase of consumer goods. In giving evidence before the Parliamentary Committee appointed to study a proposed Co-operative Act in 1907, Mr. King said:

"It was perfectly apparent from the conditions that the men could not hope to get any great increase in wages. The strike, it seems, was brought on at a time when the cost of living was high and when the men, from the wages they were receiving, could not enjoy comforts to any extent. I made a suggestion to them- to the company and to the men- that the difficulty might in part be met were an effort made in a co-operative direction; the company assisting them in getting coal at a reduced rate, the men starting a store whereby they could purchase some necessities themselves, and instead of all the profits going to dealers, they

would be able to make a small saving on their purchases. They seemed to think that the idea was a good one and wrote for information. The department sent them some books on co-operation and Mr. Wherry has written me that the Society has been doing good work, although on a limited scale, and has been really the means of helping the working men to appreciate the difficulties of the capitalist, as well as a means of enabling them to meet some of the difficulties with which they had to contend themselves".

This co-operative commenced operations on quite a large scale. It acquired premises on the main business street of the town and carried a complete line of merchandise. Apparently, the business prospered during the early years. Possibly expansion was too rapid. At any rate a disastrous fire destroyed the store and contents and from this set-back, fully recovered. It was succeeded by another organization formed in 1918 known as the Industrial Co-operative Society, but that association closed in 1923.

In the same year that the Sydney Co-operative Society was established at Sydney, a co-operative store was started in the mining town of Dominion. It was known as the Workmen's Co-operative Store Limited, This association began with a capital of $1,900 and the total sales for the first year were $17,519.08. By the end of the second year, this volume was doubled. For several years, this business operated successfully, and at times paid as high as as 10 percent dividends on purchases. Mr. James MacLeod, secretary of the association, stated in 1915 that:

"The success of our business for the first three years of its existence was so marked that the workmen of the other mining towns began to move in the same direction. Prejudice has been uprooted, opposition has been overcome, and we stand today the leading business in the town, the envy of the private traders, the admiration of the workmen, and sought after by the wholesalers". Within a year after that statement was made, this association began to experience financial difficulties, and finally in 1917 the business was taken over by the Dominion Coal Company Limited.

There was a co-operative society formed at Inverness in 1907 known as Inverness Co-operative Society Limited. It operated a general store in that town for a period of seven or eight years, but went out of business before the end of the first world war.

This brief chapter covers a period of a half a century of co-operative effort. Inevitably, it was a period in which some progress was made in laying a foundation for future development. It is obvious that in those early days the main objective in forming co-operatives was to reduce the cost of merchandise and supplies. There is no doubt but that a great deal of progress was made in attaining that objective even in the case of organizations which ultimately went out of business.

CHAPTER 2

OTHER PIONEER CO-OPERATIVES

One of the earliest co-operatives to be formed in Nova Scotia and, with the exception of the British Canadian Co-operative, the oldest co-operative now in operation in the Province, was the Farmers' Trading Company Limited, Brule, Colchester County. (1)

This organization was incorporated in August 1908 under the Nova Scotia Companies Act and has been operating a general store at Brule continuously since that time. Its original by-laws made no provision for patronage dividends, its earnings being distributed in the form of interest on paid-up capital. Each member had only one vote, but voting by proxy was permitted. This company was reorganized in 1939 under the Co-operative Associations Act, and a new set of by-laws was adopted. In 1949, this association was amalgamated with the Tatamagouche Co-operative, and the store at Brule is operated under that name. (2)

The following year a similar organization, called Malagash Farmers' Union Limited, was formed at Malagash in Cumberland County. This organization was incorporated in May 1909 and has been operating a store at Malagash until the present time. The by-laws of this organization were similar to those of the Farmers' Trading Company, but a reorganization was effected in 1938 under the Co-operative Associations Act, and a new set of by-laws was adopted. (3)

A co-operative association was established at Christmas Island in 1915. During its early years, the business of this association was confined largely to the sale of food, flour and other farm requirements on a car-door basis. This association was reorganized under the Co-operative Associations Act in 1935 as Christmas Island Co-operative Society Limited.

A number of co-operatives were started in 1917. Among these were Heatherton Co-operative Company Ltd. and St. Andrew's Co-operative Ltd. Both of these organizations were incorporated under the provisions of the Farmers' Fruit, Produce and Warehouse Associations Act. Both of these co-operatives have performed great service in their respective communities for a period of nearly forty years. It may be worth noting here that it was through the St. Andrew's Co-operative that group hospitalization was first introduced in Nova Scotia, and it was this plan that provided the foundation for setting up the provincial program several years later.

The Agricola Co-operators Limited at Brookfield, Colchester County, was established in 1917 as well. This organization carried on a general retail business in Brookfield until 1947 when it was taken over by the Brookfield Farmers' Co-operative Limited.

A co-operative association was also started at Iona in 1917, with headquarters at Jamesville West. This association carried on a feed and supply business for a number of years, but went out of business in the early 20's.

During the succeeding decade, more than fifty farmers' co-operatives, including fruit companies, were incorporated in Nova Scotia. Many of them never functioned, while others carried on operations for a time and then went out of business. Of the associations incorporated during that period, the only survivors are Beaver Cove Co-operative Society Ltd., which was reorganized in 1945 and is now known as Boisdale Co-operative Society Ltd., River Denys Station; Berwick Strawberry Exchange Ltd., now the largest strawberry marketing organization in the Province, the North Mountain and Woodville Fruit Companies, later amalgamated as United Woodville Fruit Company Ltd., and Beaver Fruit Company Ltd., operating an extensive feed manufacturing and distributing business as well as a general store at Lawrencetown, Annapolis County. (5)

Early in the 1930's, a group of farmers' clubs or associations was organized in Pictou and North Colchester Counties for the purpose of supplying feeds, fertilizers, and other farm requirements, and at least in some cases, in order to market farm products.

In 1933, associations were formed at Merigomish, River John, Alma, Caribou and Little Harbour. The following year, similar associations were established at New Annan, West Branch, Bridgeville, West River, Scotsburn, Egerton and Thorburn. The guiding spirit behind this movement was Alex D. MacKay, a prominent farmer and outstanding community leader of his day. Mr. MacKay devoted many hours to the task of organizing the farmers of Pictou County and adjacent area, and largely through his efforts these organizations were federated in 1935 as a regional co-operative under the name of Pictou and North Shore United Farmers' Limited. For a period of nearly twenty years this organization carried on an extensive business on a car-door basis in feeds, fertilizers and farm limestone. In 1952, the name of this organization was changed to North Shore Co-operative Ltd. Due, however, to other co-operative developments in that area, the volume of business of this association has greatly decreased, and its future is, more of less, uncertain. (6)

There is no doubt that during this period some co-operatives failed because of the lack of an educational program and the absence of any form of authorative supervision over their activities. It must be kept in mind, however, that the development of modern highway transportation and improved communications have eliminated the need for many co-operative units which were at one time considered essential. For that reason, some co-operatives, after having rendered service in their day, became obsolete and were closed, while others lost their identity by amalgamation with larger associations.

CHAPTER 3

THE BRITISH CANADIAN CO-OPERATIVE SOCIETY

No more inspiring chapter exists in the history of co-operation than the story of the British Canadian Co-operative Society Ltd. From a small and unpretentious beginning on a side street in the small town of Sydney Mines in 1906, this Society has grown into a multi-million dollar enterprise with seven branch stores, a bakery and modern milk plant, two service stations and upwards of four thousand members.

The founders of the British-Canadian, as it is popularly known, were coal miners, as are the great majority of its members today. The leading spirits among them were people who had emigrated at the turn of the century from the coal mining regions of England and Scotland to the newly developing mining areas of Cape Breton. Many of them had a first-hand acquaintance with the highly successful co-operative movement in the old land. One of the first organizational ventures of this group was the formation of a fraternal society known as the Sons of the British Isles. While this was purely a social and benevolent organization, it is said that at its meetings, the plans for the new co-operative were formulated and the first steps taken toward its establishment.

It must not be thought, however, that interest in the new co-operative was confined to the British miners. A goodly number of the native-born also supported the movement, and, if their enthusiasm was not as warm as that of the new-comers, it was probably because they remembered the failure of similar ventures in the past. Be that as it may, it was not long until the membership included a substantial proportion of native-born residents as well as British Immigrants.

Due to the fact that there was no legislation providing for the Incorporation of co-operatives at that time, the society had to be incorporated by a special act of the legislature. That act was passed on April 28, 1906. It gave corporate existence to the co-operative, and conferred upon it the necessary powers to carry on business and to make rules and regulations for the government of its own affairs.

The regulations were patterned largely upon the rules of the Rochdale Pioneers Equitable Society in England. The par value of shares was set at $5.00, and no persson could hold more than sixty shares. Interest on share capital was fixed at 5 per cent, and at not more than 7 per cent on loan capital. It was also provided that each shareholder would have to trade with the society to the extent of at least $20.00 per quarter. A general meeting of the members was held quarterly, in March, June, September and December.

The first president was J. McLatchie, and the secretary was R. Naylor. P. J. Meek was treasurer. The original board of directors consisted of A. Kerr, L. Lee, D. Dalrymple, W. C. Stewart, J. Gordon, J. Taylor, P. Call, J. Baxendale, J. Robertson, J. Briers, N. Bevis and R. Baxendale.

The British Canadian Co-operative store opened for business on May 6, 1906, with 38 members. It was a small grocery store, and its total sales for the first year amounted only to $16,000. The following year the Society acquired larger premises which they purchased for the sum of $1,800. They also opened a dry goods department. By the end of the second year, membership had increased to 92 with a corresponding increase in business volume.

The story of this society during the succeeding years is an epic of sound and steady expansion in the face of great difficulties and, in some instances, against almost overwhelming odds. The lack of adequate capital, frequent periods of unemployment among the members and prolonged labor troubles at the mines, in addition to a host of internal problems, made the path of progress anything but easy. Gradually, however, the Society increased in membership, volume of business and prestige.

Branch stores were opened at Florence, Cranberry and North Sydney. A bakery and a modern milk pasteurizing plant were established at Sydney Mines.

In 1918, the British Canadian took over the business operated by the Glace Bay Co-operative Society, which had encountered financial difficulties. This business was reorganized and has been operated successfully ever since. Later on, another branch store was located in the Glace Bay area, and another at Little Bras d'Or. The stores at Sydney Mines and Glace Bay carry a full stock of dry goods and clothing as well as groceries, meats and general supplies. Perhaps the record of this society can best be summarized in the words of the late George Keen, for many years general secretary of the Co-operative Union of Canada: "The Society operates in coal mining communities having a population probably not exceeding 40,000. And yet, it has during its career, returned to its members, numbering in 1948 3,583 savings on purchases amounting to $3,661,356.62, or an average of 8 percent. From its first year, it never missed paying a purchase dividend. The interest paid on capital investment has only amounted to $404,209 in the aggregate, or nine-tenths of one percent of sales. These miners learned how to do things by doing them.

They have not had the benefit of academic instruction or guidance. The quality of their judgement and measure of their experience, have kept pace with their ever-increasing business responsibilities. Over a period of thirty years or more, I have from time to time sat in with the directors at their meetings and have been much impressed by the orderly, shrewd and capable manner in which those coal miners have transacted big retail business". (7)

CHAPTER 4

THE UNITED FRUIT COMPANIES

Apple growing in the Annapolis Valley on a commercial scale dates back to the middle of the last century. The first apples exported from that area are said to have been shipped by sailing vessel from Halifax to Liverpool in 1849. From that time on, the industry continued to expand until the decade between 1930 and 1940 when the production averaged 2 million barrels per year. During the early years the marketing of this product was entirely in the hands of dealers, who became known throughout the Valley as "Speculators". As could be expected, the operations of these speculators were not considered to be always above board or primarily in the interests of the growers. Chief among the grievances aired at meetings of the Nova Scotia Fruit Growers' Association at that time was the inadequacy of facilities for the transportation of apples to the British market, as well as exorbitantly high ocean freight charges.

It was suspected that hidden in these freight charges were certain bonuses or rebates which were passed to the dealers over and above their ordinary commission. This well-founded suspicion was confirmed by the Royal Commission which investigated the apple industry in 1930. In 1892 a man named Dickie, one of the promoters of a movement to organize a shipper's association, had arranged to have a steamer take a cargo of apples from Kingsport to Liverpool at a rate of 75 cents per barrel. This was close to a dollar per barrel less than the prevailing rates from Halifax at that time. In a discussion on this subject at the annual meeting of the Nova Scotia Fruit Growers' Association in 1893, Mr. A. McN. Patterson said that "the simple truth of this whole subject is this, we are passing our apples over to other parties to do with them just as they please, pay themselves well for their trouble and hand us what little balance may remain".

During the succeeding ten years, various proposals were put forth for the formation of a growers' shipping organization. In 1897, Mr. Peter Innes, whose son later became deputy minister of Natural Resources for Nova Scotia, proposed the organization of an apple and produce shipping company, but apparently this idea fell on barren ground. At the N.S.F.G.A. meeting in 1903, Capt. C. O. Allen read a paper on co-operative marketing, and in 1904 Mr. Alex MacNeil of the Dominion Fruit Branch, Ottawa, told of the development of buying and marketing in Ontario. It is obvious, therefore, that for fully fifteen years the idea of setting up some kind of a co-operative marketing organization was studied and discussed by the apple growers.

The first tangible effort to establish a growers' marketing organization was made in August 1905 when the Annapolis Valley Apple Shipping Association was formed at Annapolis Royal. Dr. Longley describes the objects of this association as follows:

"1. In order to secure lower freight rates. The growers were paying 90-95 cents per barrel of 160 pounds freight to the English market, while Canadian millers were only paying 36 cents per barrel of 212 pounds from Montreal to the same market. The growers hoped by co-operation to reduce the expenses resulting from this item.

2. Elimination of much of the commission to speculators, railway and steamship officials, fruit brokers, and of such expenses as extra wharfage.

3. Accurate knowledge of market and crop conditions.

4. Uniformity in packing".

Eight branches were formed at different points and delegates were sent to an organization meeting at Annapolis Royal. However, after an unsuccessful attempt to assemble a cargo of apples at Annapolis Royal, the association became disorganized.

Speaking at the 1906 meeting of the N.S.F.G.A., Capt. Allen, who apparently was one of the sponsors of the Annapolis Valley Apple Shipping Association, said that it had failed "through jealousy and selfishness. Somebody thought that somebody else had an axe to grind".

The first co-operative fruit company to be established in Nova Scotia was the Berwick Fruit Company Limited. This company was incorporated in 1907 under the provisions of the Nova Scotia Companies Act with authorized capital of $10,000. The Berwick organization was evidently set up on a more solid basis than its ill-fated predecessor. At any rate, its operations were successful from the beginning. According to Dr. Longley, "Many of the methods adopted at that time by the Berwick Fruit Company have remained as the standard for the handling of the crop in the Valley by the various co-operatives. Fruit passes into the control of the co-operatives when delivered to the warehouse manager. Returns are pooled by varieties and grades for all members of a local". The Berwick Fruit Company began with 12 members, each of whom subscribed $500 in share capital. The Company's business increased from 7,000 barrels marketed during its first year's operations to a total of over 50,000 barrels in some seasons. (8)

In 1908, in response to a resolution passed at the annual meeting of the Nova Scotia Fruit Growers' Association, the Farmers' Fruit, Produce and Warehouse Associations Act was passed by the Nova Scotia Legislature. During the next five years more than forty companies were incorporated under the provisions of this Act. Not all of these were co-operative. A number of them were nothing other than joint stock companies, and were operated strictly as such.

Their reason for being set up under this Act was, no doubt, the saving of incorporation fees.

As early as 1909 a number of the newly organized fruit companies found it to their advantage to work jointly in the shipping of fruit. In an article written by S. C. Parker for the 1910 Report of the Secretary for Agriculture for Nova Scotia, it is stated that 25,000 barrels were shipped by specially chartered steamers to London at a saving of 15 cents per barrel in freight. These early successes no doubt provided the growers with an incentive to perfect their organizations. Accordingly, in 1912, at the request of the fruit growers, the Farmers', Fruit, Produce and Warehouse Act was amended by adding thereto a second part providing for the setting up of a central organization of which local fruit companies would be members. The central organization, known as the United Fruit Companies of Nova Scotia Limited, was established in 1912 with a membership of 22 local fruit companies. This number increased to 31 during the second year

and later to over 50 member companies.

The first president of the United Fruit Companies of Nova Scotia was Mr. John Donaldson of Port Williams, and the first manager was S. B. Chute of Berwick. Mr. Chute was succeeded in 1914 by A. E. McMahon. The head office was first established at Berwick, but was later moved to Kentville. During the two years immediately following its organization the United made rapid progress.

By 1914, it was handling forty-two percent of the total apple crop of the Annapolis Valley. This progress, however, was halted during the war years 1914-18. With the termination of the war, new and unforeseen problems were encountered, some of which could be attributed to the effects of the war upon the apple industry as a whole, while others were quite obviously of an administrative nature. A number of the affiliated companies withdrew their patronage and began to operate on their own. An indudicious extension of credit to members kept the company almost continuously in need of borrowed capital. As a consequence, not only did the company fail to make the progress envisioned by its founders, but volume of business decreased materially. During the period between 1915 and 1930 the United was handling barely a third of the Valley apple crop. Mr. McMahon resigned as manager in 1930, and his place was taken by Mr. H. O. Bishop who had been accountant with the company since 1914.

In the meantime, a committee of enquiry was named by the Provincial Government under the chairmanship of Mr. I. F. Burrows, secretary of the Canadian Horticultural Council to enquire into the disabilities of the apple industry. Associated with Mr. Burrows were M. C. Spurr, Stafford Akin, Eric Leslie, A. S. Banks, George Wilson, F. W. Bishop,and W. A. Middleton, the provincial horticulturist. The report of that committee, made in 1927, urged among other things the encouragement of co-operation. "The time has arrived," the report stated "when the fruit growers must choose between orderly co-operative or haphazard independent marketing. The two systems will not work in harmony together. The majority of the evidence would indicate a strong leaning towards a greater increase in co-operation and everything possible should be done to foster the movement on sound, economic and intelligent lines.

"It is strongly recommended that action be taken whereby co-operative production and marketing will be further encouraged.

"The influence of greater co-operation would lead to more orderly production and marketing will be further encouraged.

"Nova Scotia growers must realize that their competitors in other fruit producing areas are advancing along the lines of organized production and marketing, and they must keep abreast of the times or drop out of the race".

Other recommendations of the committee included the establishment of a system of farm loans and a more rigid enforcement of the grading regulations. In 1930 the provincial government appointed a Royal Commission to enquire into the apple industry consisting of Dr. H. M. Tory, Dr. H. P. MacPherson and Mr. F. W. Swindell. This Commission found that most of the fruit companies were hindered in their operations by the lack of operating capital, and its main recommendation was the establishment of a loan organization to assist in the financing of these companies, including the central organization. Following the publication of the Commission's report a committee was named by the provincial government consisting of Dr. W. V. Longley, Director of Extension Services, Department of Agriculture, Truro, and Mr. James MacGregor Stewart.

"These directors representing the United Fruit Companies Limited were appointed at the annual meeting of the organization on June 30, the men elected being V. B. Leonard, J. E. Morse and H. O. Bishop. The Nova Scotia Fruit Growers' Association executive appointed E. C. Schaffner and W. G. Oulton as representatives, at a meeting held in July. The co-operatives other than those which members of the United Fruit Companies Limited appointed W. L. Nichols. The trust company was not named until September, when the Acadia Trust Company, Truro, was appointed. The directors elected for the trust company were: H. A. Rice, A. J. Walker and H. D. Beden.

"The directors of the company, known as "The Co-operative Fruit Growers' Finance Company" met at Kentville on September 15, 1931 and organized with H. A. Rice, president; V. B. Leonard, vice-president; A. J. Walker, secretary and H. O. Bishop. H. F. Bethel, manager of the Acadia Trust Company, was present at this meeting.

"Thus there has been set up a finance company as the first step in furthering the interests of co-operative marketing in the Annapolis Valley. It is expected that through this company, local co-operatives will be able to place themselves in a better financial position and that with the amortization of permanent loans, these will be paid off and thus the financial status of said companies improved".

A climax in the affairs of the United was reached in 1940 when it was notified by the bank that an improvement would have to be brought about in the finances of the organization before any further credit would be made available. The effect of this ultimatum was to spur the directors into action. What happened can best be expressed in the language of J. E. Morse, president of the company.

"To get back to the history of our organization, some thirty-three years ago, the United Fruit Companies was organized to meet the needs of the fruit industry of this Valley. It was conceived in wisdom and born at an opportune time, and one of the immediate results of this move was a reduction of from $8 to $10 a ton for fertilizer used in the Valley. This fact, I am sorry to say, is either not known or has been forgotten by many, and so the incentive to continue to co-operate in order to improve our position as fruit growers seems to a certain extent to have been lost.

"The co-operative movement was very popular at the start and many new fruit companies were formed and joined the United, and it looked as though it might become the dominating factor in our apple business. Unfortunately, some dissatisfaction arose and after a few years, one or more companies left us, and later we lost others, and so we failed to attain that position of influence which many of us had hoped we might reach. However, we continued to do a good business and gave good service to those companies who remained with us. During these years a system of allowing too much credit to subsidiary companies was allowed to develop, which proved disastrous to some of these companies and nearly ruined the United. This condition reached its climax four years ago when the bank took a firm stand and demanded that we must reduce our indebtedness to them. This created a serious situation for us, but I think it really was the best thing that could have happened to us. We immediately commenced to tighten up on credit and to get away from all business which had proved to be risky or unsound and which might cause us further losses, and so two years ago, we ceased to operate the S. B. Chute orchards.

"We had now reached about the darkest period of our history, but inspired by the devotion and loyalty of these companies still working with us, your Board determined to make every effort possible to improve our financial position, and I am happy to inform you that we have made substantial progress. This action on the part of your Board of Management has restored the confidence of the bank in our future, and this is a great factor in our favour as we continue our struggle. Last year conditions commenced to look brighter for our organization in another way, for we became aware that there had arisen a feeling among these growers who were looking ahead to the future of our industry of the need of closer co-operation by us all in order to strengthen our position and ensure better marketing conditions for our fruit when the war ends than we formerly had, for the present marketing board will cease to operate when peace is established once more.

"Under these circumstances a meeting between your Board and the leaders of those interested in this movement took place. As a result of this meeting in September 1943, the North Mountain and the Falmouth Fruit Companies and the companies operated by W. B. Burgess and E. S. Elliott, joined our organization. These companies have brought great strength to the United and have set an example that could be followed with great advantage by many other companies. The managers of the companies who joined us, George Wilson, Eric Leslie and W. B. Burgess, have met regularly with your Board and E. S. Elliott occasionally, and I can assure you that their presence and advice has been both helpful and inspiring, as they have helped your Board to formulate a policy for our company which will be of great benefit to us all.

"After much careful thought by your Board, it was decided that the old act under which the United Fruit Companies had been formed had ceased to meet our present conditions. We then called in G. C. Nowlan of Wolfville for advice, and a new act was drawn up and presented to your directors for approval, and then sent to the Legislature to be made law. This new act makes it much easier to expand and take in new companies or individuals, for we hope and believe that many will want to join this company in the near future. In this way, the United Fruit Companies can be made so strong that it can reach out and improve our fruit growers' position and perspective as a result of this and other forward steps taken in the past year.

"During this month of August the following companies have either come back or asked to join the United; the Cornwallis Fruit Company Limited; the Lakeville Fruit Company Limited; the Maple Leaf Fruit Company Limited; and the Weston Fruit Company Limited".

At the meeting at which Mr. Morse delivered the address quoted above, announcement was made of the appointment of R. J. Leslie as general manager in succession to H. O. Bishop who had resigned the previous year. Mr. Leslie was at the time manager of the Nova Scotia Apple Marketing Board, a body created under wartime legislation to co-ordinate the marketing of the total Nova Scotia apple crop. In accepting this appointment Mr. Leslie undertook the dual task of managing the United Fruit Companies and the Apple Board. At that time, it was believed that with the termination of the war, the functions of the Apple Board would cease, and that Mr. Leslie would then be free to devote his full time to the co-operative. The war's end, however, did not lessen the need for the marketing board and Mr. Leslie contined to manage both organizations until the Marketing Board ceased to operate in 1951.

The progress and expansion envisioned by Mr. Morse in 1944 was not an empty dream. Noteworthy among the progressive measures undertaken by the United under Mr. Leslie's direction was the construction of four modern cold storage plants at a cost of $1,250,000. Equipment was installed for the packing of apples in boxes instead of the traditional barrels, which had become outmoded in all large markets; the large Scotian Gold processing plant formerly owned by private interests was acquired and modernized; the publication of a monthly paper known as *'Post Road'* commenced and new lines of activity were undertaken including marketing of vegetables and the handling of machinery and other farm supplies.

During the period immediately following the war, the United reached the position where it was handling over sixty percent of the apples produced for market in the Annapolis Valley, and its total volume of business exceeded $3,000,000 per year.

The change made in 1944 in the Act under which the United Fruit Companies is incorporated made it possible for private profit companies to become members of the United. As a matter of fact, a few of these companies are now members of the organization and contribute substantially to its patronage. To the simon-pure

co-operator this change may seem somewhat unorthodox. Membership in a co-operative, they say, is only for those who believe in the true principles of co-operation and are prepared to put those principles into practice. According to their understanding, co-operation and private-profit enterprise are incompatible. It must be stated, however, that notwithstanding any imperfections which may exist in its constitutional structure, the affairs of the United Fruit Companies are on the whole carried on in accordance with approved co-operative principles. (9)

CHAPTER 5

THE MARITIME UNITED FARMERS' CO-OPERATIVE

Toward the end of the first world war, a number of co-operative stores were established in Nova Scotia as branches of an organization known as the United Farmers' Co-operative Company of New Brunswick Limited. This association was incorporated in 1916 under the New Brunswick Comapnies Act with an authorized capital of $299,000 divided into 11,960 shares of $25 each. The head office was located in Woodstock, N. B., and branches were established at various points in that province, principally in the Saint John area.

Originally branches were confined to New Brunswick, but later the by-laws were changed to include Nova Scotia, and during the years between 1917 and 1921, branches were established at Antigonish, Truro, Tatamagouche, Amherst, Springhill and Windsor. In 1920, the name of the organization changed to Maritime United Farmers' Co-operative Limited, the authorized capital increased to $1,000,000 and the head office moved from Woodstock to Moncton, N. B.

The Maritime United Farmers' Co-operative appears to have been fashioned along approved co-operative lines. At all meetings of the company, each shareholder had one vote only on every question, regardless of the number of shares he held and voting by proxy was not permitted. The Board of Directors consisted of fifteen members elected annually. Provisions included the payment of interest on capital. The by-laws provided for trading on a cash basis as well, but it is doubtful if this important principle was observed very closely.

The regulations dealing with branches provided that before a branch could be established a capital of at least $8,000 must be subscribed, one-half of which would have to be paid in advance.

No branches could be established without the approval of the general manager and the executive committee. The by-laws also provided that the shareholders identified with each branch would elect an advisory board whose duty it would be to consult with the executive committee and the general manager of the company in respect to the affairs of the branch and to furnish from time to time information as to the conduct of the branch's business policy carried out along lines to be indicated from time to time by the directors, the executive committee, or the general manager.

The Maritime United Farmers' developed very rapidly. By the end of 1920, thirty-one branches had been established. As already indicated, six of these were in Nova Scotia. Most of these branches were set up to carry on a general merchandising business, such as the handling of groceries, dry goods, and hardware, as well as feeds, fertilizers and other farm supplies. All purchasing was done through the company's head office, where the accounts were kept and the financial end of the business carried on. It is apparent that by 1922 the company was running into rather serious difficulties. Accounts payable were piling up; some of the branches were operating at a loss- in fact a number had already closed and the creditors were beginning to press for a settlement of their accounts. Some branches were of course, doing reasonably well while others were hopelessly in debt.

According to the organizational structure of the company as it was at the time, the members were liable for the debts of the company as a whole, regardless of whether their branch was responsible for any of that debt. This situation doubtless was a matter of concern to a large section of the membership. At any rate, in 1922 special acts were passed by the Legislatures of both New Brunswick and Nova Scotia incorporating the various branches of the Maritime United Farmers'.

The Nova Scotia Act providing for the incorporation of the branches was passed by the House of Assembly on April 24, 1922. Under this Act, the following organizations were set up as separate units:

NAME	AUTHORIZED CAPITAL
TRURO FARMERS' CO-OP LTD., TRURO	$15,000

PROVISIONAL DIRECTORS:

R. H. Smith, Hilden; H. A. Archibald, Salmon River; H. C. Archibald, Truro; Frank Hoare, Manganese Mines; James McFetridge, Greenfield; George K. Phillips, Onslow; and T. D. Mingo, Truro

AVON CO-OPERATIVE LIMITED, WINDSOR $50,000

PROVISIONAL DIRECTORS:

B. F. Davidson, Windsor; Avard Woolover, Windsor; Foster McShee, Windsor; William A. Bennett, Windsor; and H. E. Kendall, Windsor

SPRINGHILL CO-OP LIMITED, SPRINGHILL $25,000

PROVISIONAL DIRECTORS:

Harry Moore, Springhill; R. D. Schurman, Rodney; Kent Foster, Springhill; J. S. Price, Springhill; and F. A. Rushton, Springhill

NOVA SCOTIA CO-OP LTD. NO. 1, TATAMAGOUCHE $15,000

PROVISIONAL DIRECTORS:

H. B. Cook, Tatamagouche; J. W. Whidden, Tatamagouche; George MacDonald, Tatamagouche; James MacKay, Tatamagouche; Gordon Matheson, Tatamagouche; and J. M. MacKay, Waugh's River

FARMERS' CO-OPERATIVE LTD., AMHERST $19,000

PROVISIONAL DIRECTORS:

D. A. Higgins, Amherst; Edgar Shipley, Amherst; and D. W. Bacon, Amherst

PEOPLE'S CO-OPERATIVE LTD., ANTIGONISH $25,000

PROVISIONAL DIRECTORS:

Rev. Dr. Hugh MacPherson, Antigonish; D. A. MacIsaac, Antigonish; and James Thompson, Cloverville

Provision was made in the Act under which the obligations of any of the newly formed branches were limited to the liabilities and obligations incurred by or on behalf of each such branch prior to the incorporation, plus an apportioned part of the obligations of the parent company as determined by a meeting of the shareholders held on February 21, 1922.

Most of these associations were short-lived. The stores in Truro, Tatamagouche, Amherst and Springhill closed within two years. The Windsor store closed in 1934. The Peoples' Co-operative at Antigonish has operated successfully to the present, and is the only survivor of the group of co-operatives organized in connection with the Maritime United Farmers' movement. (10)

An attempt to establish a unit of the Maritime United Farmers in Pictou County met with no success. An organization called Pictou County Farmers' Ltd. was incorporated in 1917 with headquarters at New Glasgow, but it never functioned. That effort, however, probably provided the foundation for the subsequent organization (discussed elsewhere) of the Pictou and North Shore United Farmers' Ltd.

Meanwhile, the parent organization was running into further difficulties. In 1922 Samuel Hagerman, general manager since 1918, resigned. He was succeeded by the company's accountant, Mr. J. G. Parkpatrick, whose duties at that stage consisted chiefly of performing the functions of a liquidator. Legal action was taken against the company by some of the creditors. One of these cases was brought by the Canadian Fertilizer Company Ltd. of Chatham, Ontario. After being in litigation for nearly four years, it resulted in a judgement against the Maritime United Farmers for an amount in excess of $30,000. In an action brought by Charles McCulley and Roy W. Carter, two members of the Petitcodiac United Farmers' Limited, the courts found that the liabilities of branch companies were assessable against the parent company. This decision caused much consternation among the few branches still in operation. If the obligations of the parent company were levied upon them, it would clean them out lock, stock and barrel. In 1931, when the Canadian Fertilizer

case was decided, only two branches remained in Nova Scotia- the Avon Co-operative at Windsor and the People's Co-operative at Antigonish. Both of them were in an extremely vulnerable position. However, in 1934, the Supreme Court of New Brunswick decided not to issue a mandamus to compel further assessments in payment of the Fertilizer Company's claim, and further litigation was abandoned.

Whether the Maritime United Farmers set-up was wrong in concept, or whether its failure may be attributed to bad management or to other causes, will probably remain a matter of opinion. One very obvious fact is that notwithstanding the inclusion in the by-laws of a provision to control credit trading, this principle was honoured in the breach rather than in the observance. At any rate, it is apparent that large quantities of fertilizers and other commodities were given to members on the strength of promissory notes, which in many cases, turned to be worthless.

Another factor which should not be overlooked is that 1922 saw the beginning of an economic recession which drastically affected the prices of farm products and left many farmers in an extremely difficult position financially. It was in that period that failure overtook the co-operative. Had the prosperity of the years immediately following the war continued without interruption, the story of the Maritime United Farmers might have been very different.

CHAPTER 6

CO-OPERATIVE MARKETING

WOOL and LIVESTOCK

The co-operative marketing of livestock was begun in Nova Scotia as it was probably in other provinces, by the Department of Agriculture. In 1914, the federal government enacted legislation known as the Agricultural Instruction Act, under which provision was made for grants to the provinces for educational purposes. Under this arrangement, the Nova Scotia Department of Agriculture was able to engage the services of fieldmen to carry on educational and organizational work among farmers in various parts of the province. Among the first of these fieldmen was Dr. Hugh MacPherson of St. Francis Xavier University at Antigonish, who began his work with the Department in 1915.

It soon became obvious to Dr. MacPherson that the major problem confronting the farming industry was the problem of marketing. At that time, the marketing of livestock and livestock products was entirely in the hands of private dealers and traders. Farmers had no means of knowing anything about market requirements, market prices, or market values, except what the buyers told them. Much of the business was conducted on a barter basis with little or no cash involved and what was worse, no assured market existed at any time. Dr. MacPherson first directed his efforts toward correcting this situation.

About this time, interest was developing all over Canada in the grading and marketing of wool. A Royal Commission appointed by the federal government in 1913 had recommended the establishment of a system of grading for Canadian wool. In response to these recommendations, a schedule of grades was drawn up, a beginning was made in the establishment of wool grading stations and the services of two official wool graders were made available. In 1915, nineteen wool grading stations were in operation in Canada, and one of them, the only one in the Maritimes, was established at Antigonish. That year some twelve thousand pounds of wool were graded at the Antigonish station and marketed under Dr. MacPherson's direction. Thus, wool became the first product, aside from apples and probably eggs, to be marketed co-operatively in Nova Scotia.

The following year, a larger volume was handled at Antigonish. The co-operative marketing of wool also gained headway in other parts of Canada. This resulted in the formation, in 1917, of the Canadian Co-operative Wool Growers' Ltd., a producers' co-operative association with headquarters in Toronto and assembling branches in every province in Canada. From that time on, marketing of wool in this province has been varried on by that organization.

Dr. MacPherson's work in the assembling and marketing of wool has no doubt helped to prepare the ground for later co-operative marketing of lambs and other classes of livestock. Antigonish County, therefore, saw the first co-operatively marketed lambs in the fall of 1915.

The Federal Department of Agriculture, under the direction of H. S. Arkell, then Livestock Commissioner, also became interested at that time in the marketing by grade of certain classes of livestock.

Mr. Arkell believed that in order to market Canadian livestock products successfully on world markets, it would be necessary to establish a system of grading livestock according to quality and finish. It was soon found, however, that this could be accomplished effectively only if the marketing were carried on by organizations over which the producers themselves had complete direction and control. Accordingly, the federal department began to promote the formation of livestock shipping clubs throughout the county. As stated earlier, the foundation for such organizations had already been laid in Antigonish County, and very soon the co-operative marketing of lambs became established in that area. From here the movement spread to other parts of the province. In Inverness County, the first carload of lambs to be marketed co-operatively was shipped from Mabou in 1920 with a return to the producers of double the price offered by local buyers.

The following year, a serious hay shortage occurred in eastern Nova Scotia. To alleviate the situation, the federal government assisted in moving several carloads of livestock to Montreal. Agricultural fieldmen continued the organization of carload shipments of lambs and soon livestock shipping associations were established in the principal sheep raising areas of Antigonish and Inverness Counties. In 1926, over 10,000 lambs were marketed co-operatively in these two counties at an estimated gain in price to the producers of $1.50 per head. By 1932, the number of livestock shipping associations in the province had increased to fifty-two, with over three thousand members.

The co-operative marketing of hogs began with the organization by federal officials of a boys' and girls' swine club at Antigonish in 1922. In the course of a few years, the marketing of hogs became the main activity of shipping clubs in Pictou, Cumberland and Colchester Counties, and in various parts of Annapolis County and the Annapolis Valley. Since that time, the co-operative marketing of hogs has developed into big business. In 1952, 36,000 hogs were marketed through livestock shipping associations and other co-operatives in Nova Scotia with a total value of over $2,000,000. (11)

In administering this promotional program, the federal government had in the field a number of men who were destined in later years to play a leading role in the agricultural and educational life of the Maritimes. Prominent among the group

were such men as A. B. MacDonald, who was for many years Associate Director of Extension at St. Francis Xavier University and later secretary of the Co-operative Union of Canada; P. W. Walsh, who after serving for some time as Director of Agriculture for the Canadian National Railways became Director of Marketing, and later Deputy Minister of Agriculture and Marketing for Nova Scotia; and J. K. King, first manager of the Livestock Board, and for many years, Deputy Minister of Agriculture for New Brunswick. These men pioneered the organization of co-operative livestock marketing associations. For many years they carried on the actual selling of livestock for the shipping clubs. They supervised the assembling and shipping of livestock, made out shipping manifests, and forwarded returns to the local club secretaries, who in turn made payment to the individual shippers.

It was not until 1927 that steps were taken to set up the shipping clubs on a working basis of their own. On March 9 of that year, a meeting of representatives of the livestock shipping clubs and agricultural officials in the Maritime Provinces was held in Moncton, and an organization was formed known as the Maritime Livestock Board. This federation of livestock shipping clubs operated in three provinces. Its purpose was to centralize and unify the marketing operations of the member clubs, and to take over from the Department of Agriculture the actual work of marketing livestock.

The first directors of the Maritime Livestock Board were:
Federal Department of Agriculture, Truro; J. K. King, Federal Department of Agriculture, Moncton; F. W. Walsh, Department of Natural Resources, Truro; James Bremner, Department of Agriculture, Fredericton; A. W. Peterson, Federal Department of Agriculture, Charlottetown; William A. Gunn, River John; George T. Whelan, Sussex, N. B.; Patrick Cormier, Point Cross, Inverness County; P. A. Jess, Port Williams; W. H. MacGregor, Winsloe, P.E.I., A. B. Roberts and Nicholas Godin. P. A. Jess was elected president and J. K. King, Secretary.

Mr. J. K. King resigned his position as livestock promoter with the federal government and became the Board's first manager, with headquarters in Moncton.

The name of this organization was changed in 1931 to Canadian Livestock Co-operative (Maritimes) Ltd., and in 1945 to Maritime Co-operative Services Ltd.

Although in the course of time this organization branched into such other lines of co-operative activity, the handling of farm supplies and equipment, the marketing of livestock continued as one of its main functions. Its volume of marketing increased from $50,000 in 1930 to a total of $6,000,000 in 1952. (Sales in 1982 were over $218,000,000)

POULTRY and EGGS

Like the co-operative marketing of livestock, the marketing of eggs and poultry was started in Nova Scotia by the Department of Agriculture. The first egg marketing organizations were known as "egg circles". An egg circle was simply an arrangement under which a group of poultrymen in a neighbourhood brought their eggs once a week or so to a central place where they were packed and sold to the best market. The first egg circle on record in Nova Scotia was organized in Scotsburn in 1912 and was operated by the Scotsburn Creamery. The report of the provincial Poultry Husbandman for that year describe the operations of that egg circle.

During the previous year, the report stated, The Scotsburn Creamery Company formed an egg circle in connection with their business. This circle had been in operation for some time and was giving patrons satisfaction. The price which was received by the patrons for eggs from the store was 23 cents per dozen and no regard or premium was paid for freshness or quality. After the circle was started, the eggs were shipped regularly and were retailed for 35 cents per dozen, netting the patrons an advance of 8 cents per dozen over the former method of selling them. This system gave the consumers a better article and also reduced the cost of handling the eggs. A leading dealer told the writer that he would pay 10 cents per dozen more for circle eggs which were strictly fresh and of good quality, for his loss was very great in the prevailing country store system of gathering; the eggs were being ruined in transit from producer to consumer, with resultant dissatisfaction and loss. The difficulty lay with the country store

method of gathering eggs, where the unit of shipment was the case of 12, 16 or 32 dozen.

In the egg circle the unit was the small pasteboard carton holding a dozen eggs, brought by the farmer to the creamery or gathering point and shipped at regular intervals. The farmer with a small number of fowls brought his eggs to the creamery; all other patrons did the same, with the result that the total collected each day would fill a case or more and was shipped more frequently so that the consumer got the eggs in a much fresher condition. With this plan of marketing, the consumer got a better product at less cost and the farmer received a higher price for his eggs, as the expense of handling and middlemen's profits are avoided. It was important to remember that each person was responsible for the quality of their produce; each carton was rubber-stamped with an identification and the farmer who shipped inferior eggs could be called on to make good the loss to the circle.

During the succeeding years, not only did the egg circles increase in number, but they developed in service and in technique to the point where they had candling facilities and were marketing eggs by grade. Some egg circles had storage tanks where they could hold eggs during periods of low prices and sell them when the market went up.

In July 1926, at a meeting of representatives of egg circles held at the Agricultural College, Truro, a federation of egg circles was formed, known as the Nova Scotia Egg and Poultry Association. The president of this association was H. R. Brown, Pugwash, and the secretary was Col. C. A. Good, Lawrencetown. The directors were" W. E. Saunders, Kingston; Hawley Smith, Mabou; J. J. Murray, Scotsburn; Arthur A. Pugh, Loch Broom, and Thomas J. D'Eon, Pomquet.

This organization did not undertake to carry on marketing operations on its own, but entered into an arrangement with the New Brunswick Egg and Poultry Association, which was then operating an egg grading station at Saint John, to market all eggs offered by Nova Scotia egg circles. The following year, an amalgamation of the New Brunswick and Nova Scotia Associations took place under the name of Maritime Egg Exchange, with headquarters at Saint John, and a grading and packing warehouse at Truro. Early in 1928, the business of the Truro warehouse

was transferred to Halifax, where it continued in operation for a period of three or four years. At the end of that time, due to a lack of volume, and to the withdrawal of support by a number of egg circles, the Maritime Egg Exchange was forced to close the Halifax branch. It contined operations at Saint John for a number of years until it was finally taken over by Maritime Co-operative Services Ltd.

The Maritime Egg Exchange was financed by what is known as the collateral system of capitalization. Each year the directors of each member egg circle gave the Exchange a promissory note for a certain amount. The Exchange used these notes as collateral for the borrowing of money at the bank in accordance with its day to day requirements. The failure on the part of some egg circles to renew these notes, as well as diminished shipment, made it impossible for the Exchange to provide the expected service.

This marked the end of the effort to centralize the marketing of eggs in Nova Scotia. At that stage, the poultry industry was beginning to develop along mass production lines, and the larger operators were able to carry on the grading and marketing of eggs independently. In a number of places, farmers' co-operatives established egg grading stations and carried on the functions formerly performed by the egg cirlces. Eastern Co-operative Services at Antigonish took over the business of several egg circles in that area. So did the co-operatives at Scotsburn, Musquodoboit, Brooklyn, Amherst and a number of other places. In the Annapolis Valley, the ACA Co-operative was established in 1943 as a specialized egg and poultry marketing organization, absorbing a number of egg circles in that area, and reaching a volume of business in 1953 of over $500,000.

POULTRY MARKETING

The co-operative marketing of poultry came rather slowly. In 1922, the Department of Agriculture, under the direction of Arthur F. Curran, then poultry promoter in Nova Scotia, organized the shipment of a carload of live fowl to Boston. This brought quite satisfactory returns to the producers. During the following years, similar shipments were made to the Montreal market. In 1925, a broiler killing station was operated at the Agricultural College at Truro, at which 3,800 White Leghorn Cockerels were processed and marketed. It is interesting to note that the price received for these birds averaged 20 cents per pound, which was considered to be a good price at that time.

It was not, however, until 1933 that the foundation of a real program for the co-operative marketing of poultry was laid. In December of that year, a dressed turkey pool was held at Antigonish. Prizes were awarded for the best entries of dressed turkeys, and the entire lot, consisting of about a hundred birds, was sold to the packers on a graded basis at top prices. The following year, the Antigonish Turkey Pool was enlarged to include other classes of poultry, and similar pools were held in Pugwash, Cheticamp and Mabou.

During the next fifteen years, Department of Agriculture officials, both federal and provincial, devoted considerable time and effort to the promotion and direction of poultry marketing pools in various parts of the province. Gradually, this work was taken over by regularly organized co-operatives, and by 1952 the pools, as such, had passed out of the picture. Poultry processing plants with cold storage equipment and other modern facilites were established by co-operative organizations operating on a full-time basis. The volume of co-operatively processed poultry increased from 20,000 pounds in 1934 to over 3,000,000 pounds in 1952.

CHAPTER 7

THE CAPE BRETON ISLAND PRODUCERS' CO-OPERATIVE

In the early 1930's, when the Extension Department of St. Francis Xavier University began actively to promote the co-operative movement in eastern Nova Scotia, the effects of the depression which had begun a couple of years earlier were becoming more widespread and keenly felt. Many of those who had gone from the rural districts to work in the coal mines and in various other industries had to return to their former homes. But with falling prices and marketing difficulties, those already on farms had a hard enough time making a living. This was especially true on Cape Breton Island, where production per farm was exceedingly small, and where, outside of the livestock shipping clubs, no organized system existed for the marketing of local farm products.

The leaders of the newly formed Extension Department were quick to sense the import of these problems, and they applied themselves vigorously to their solution. Study clubs were formed for the purpose of considering the possibilities of improving the marketing situation. With the assistance of Department of Agriculture fieldmen, numerous meetings and rallies were held at which much thought

was given to the establishment of a marketing organization to enable Cape Breton farmers to supply a larger share of the requirements of the Sydney market. In a pamphlet issued by the Extension Department, it was pointed out that a survey made by the Department of Agriculture in 1925 showed that importations into the Sydney area from outside the province consisted of 23,000,000 pounds of meat, 155,000 cases of eggs, 2,730,000 pounds of butter, 1,250,000 pounds of beans, 710,000 pounds of cheese, 24,500 cases of canned vegetables, and 7,388 cases of condensed milk. The survey stated further that the production of foodstuffs on the island of Cape Breton was sufficient to feed the Sydney markets only for a period from six to ten weeks.

Some of the reasons given by the extension workers for the failure of Cape Breton farmers to supply the home market were as follows:

1. No connection in the form of marketing organizations existed between the men in the Sydney produce trade and the producer in the country. The individual farmer had to depend solely on himself, for the marketing of the small offering of an individual is not considered in a real way. Distributors of foodstuffs in urban centres think only in terms of carlots, quality goods, government grades and prompt delivery and hence, do not find the contribution of small producers attractive. In view of this, farmers working alone in eastern Nova Scotia have found it difficult, in fact, impossible, to dispose of any extra produce that they raised.

2. One thing must be recognized before the products of the farm can be sold; these products must be placed on the market graded and of good quality. Stale eggs, mixed lots of diseased potatoes, unfinished poultry, poorly packed berries and coarse vegetables are not wanted by city consumers. In the main, farmers have not offered quality articles to the trade, and this accounts for the difficulty experienced in disposing of their goods during the past thirty years. The only way to control grade and quality is through the assembling of goods at central depots. For example, a retailer wants eggs, say, three cases of extras. It would be difficult to find one general farmer (not a specialized poultryman) ready to supply the amount. However, if the eggs from many farms were consigned to a central selling agency, it would be an easy task to grade out the combined lot of three cases of extras. The sale would be made and the retailer prevented from using imported eggs. This principle applies to all produce.

3. Volume is essential for the successful marketing of any product. The production of one farm cannot be used to establish a lasting business connection in a city. The combined production of many farms must be used, along with a vigorous salesmanship campaign, to establish selling connections in urban centres. In the past, the sale of any great volume of goods on the Sydney markets was prevented by individualistic tendencies and the farmer's desire to conduct his business privately. Volume must be secured through pooling the produce.

4. In the past, the only effort at supplying the Sydney market was made by trying the small individual seller to paddle his stuff. Of necessity, he sold for only a few months in the year, generally the period from August to November. This period is the flush season and as a consequence is not the time to get in on the market. For the rest of the year, our Cape Breton farmers withdrew and left the work of supplying the consumers to someone else. It is easy to see who would win out in this competition. The consequence is that Cape Breton markets were held by outside suppliers. It does not take much thought to see that this method would never get us anywhere, and whatever may have been its merits in the past, the situation would even be more hopeless in the future.

This word-picture of the agricultural situation in Cape Breton was not overdrawn. The market was there; so also was the potential productive capacity of Cape Breton farms. But to bridge the wide gap which existed between the two, a marketing organization had to be set up. To this task the St. Francis Xavier men and Department of Agriculture fieldmen addressed themselves. An educational campaign was carried on throughout the fall and winter of 1930-31. Local producers' co-operative clubs were established at various points in Inverness, Victoria, Cape Breton and Richmond Counties. All of these co-operatives were incorporated under the provisions of the Farmers' Co-operative Associations Act.

On September 14, 1931, the Cape Breton Island Producers' Co-operative Limited was incorporated. It immediately started business in premises consisting of warehouse and office space located on the Esplanade at Sydney. Mr. J. C. F. Mac Donell, who was at that time on the staff of the federal Department of Agriculture, was given leave of absence to undertake the duties of management. He was assisted by Mr. George Oulton as accountant and office manager. The first six months'

business turnover amounted to $10,000, showing a net surplus of approximately $600. It was obvious, however, that if the project was to stand on its own feet, the volume of business would have to be substantially increased. Other difficulties were encountered as well, including: irregular deliveries, poorly graded produce, and disfavour on the market. Despite the educational and promotional work of the extension men, little or no improvement took place. On termination of Mr. MacDonell's leave of absence, Mr. Oulton took over the management of the business, but even at that stage, it was evident that the project was doomed. Finally a last effort was made to retain life in the organization by entering into a contract with Mr. Malcolm MacLeod, proprietor of MacLeod Sales Limited, to act as a sales agent on commission of 15 per cent on on all products sold, but with no avail. It died a natural death after an existence of a little over two years.

The Cape Breton Island Producers' Co-operative Limited and its member organizations were incorporated without capital, and the project was launched without any funds other than a small government grant to assist its establishment. The set up was based on the concept of a straight producers' marketing organization operating on the agency principle. Whether this idea was sound or not will probably remain a matter of opinion. But of one thing, there can be no doubt. The motives which inspired it were of the highest. The efforts put forth in its organization by such men as Rev.Dr. M. M. Coady, A. B. MacDonald, J. C. F. MacDonell, Dr. Melville Cumming and others were prodigious. To say that these efforts were fruitless would not be correct. Although the Cape Breton Island Producers' Co-operative did not flourish as a business enterprise, it undoubtedly provided the ground work for the extensive co-operative development which took place in that area in later years.

CHAPTER 8

CO-OPERATIVE CREAMERIES

Producer-owned creameries were established in Nova Scotia long before the enactment of special legislation for the incorporation of co-operatives. Consequently, the first creamery organizations established by farmers in Nova Scotia were incorporated under the Companies Act, and were not specifically designated as co-operatives.

The first of these was the Bayview Creamery at Selma, Hants County. This enterprise was established in 1894 as a cheese factory. A few years later, it was converted into a creamery and has been in continuous operation ever since. It is the oldest co-operative creamery presently operating in the province. The company was reorganized in 1945 under the Co-operative Associations Act. Shortly thereafter, the association opened a general store at Noel. In 1953, this organization was amalgamated with the Brooklyn Co-operative Society Ltd., to form the association now known as Hants Co-operative Services Ltd., (12)

Another farmers' creamery established in the same year was Brookfield Creamery at Brookfield, Colchester County. This creamery was operated by the cream producers of that area for a period of ten years. In 1904, the company was sold to the butter-maker, R. B. MacLennan, who carried on operations as a private enterprise. The plant was moved to its present location in Truro in 1930, and in the course of time became the largest dairy enterprise in the Maritimes. (13)

Another one of the early organizations was the Scotsburn Creamery. This creamery was opened in June 1900, and was operated for a few years by the federal government as a demonstration creamery, but was not incorporated as a share capital organization until 1910. In 1928, the plant was destroyed by fire but was soon replaced by a larger and more modern plant. Although the company was for the most part owned by farmers, it was not strictly speaking a true co-operative. However, in 1946, the company was reorganized under the Co-operative Associations Act, and the name changed to Scotsburn Co-operative Creamery Ltd. Since that time, the business of this association has been greatly expanded. The plant now includes, besides the creamery, an ice cream plant, an egg grading and poultry processing plant, a feed grinding and mixing plant and a modern cold storage. This is one of the most progressive business organizations in the Maritimes and its volume of business is now in excess of $1,000,000 per year. (14).

A similar creamery was established by the federal government in Mabou at approximately the same time as the Scotsburn Creamery began, but was discontinued after a couple of years due to lack of patronage.

The Cumberland Co-operative Creamery at River Hebert was established in 1912. It was incorporated by a special Act of the Legislature (Chapter 197 Acts of 1912) and was reorganized under the Co-operative Associations Act in 1950. In addition to the operation of a creamery in River Hebert, this association also supplies the communities of River Hebert, and Joggins with pasteurized milk. The possibilites of expansion here are rather limited, and it would appear that the future of this enterprise is somewhat problematical. (15)

Four creameries were established in Antigonish County. The first of these was the South River Creamery at Loch Katrine. This creamery was started in 1913 and continued in operation until it was destroyed by fire in 1928. The Milburn Creamery Company Ltd. was incorporated in 1915, and operated a creamery at Malignant Cove until it went out of business in 1928. The Antigonish Dairy Company Ltd. and Intercolonial Creamery Company Ltd. were incorporated in 1916. The former operated a creamery at Antigonish until it sold the plant to Eastern Co-operative Services Ltd. in 1945. The Intercolonial Creamery was sold to Mr. Alex Cameron of Lower South River in 1930 and was operated by him as Cloverdale Creamery until it was purchased by Eastern Co-operative Services Ltd. in 1946. These four creameries were incorporated under the Nova Scotia Companies Act, but the capital was subscribed almost entirely by the farmers of the county. This area is now served by the modern creamery and dairy plant operated at Antigonish by Eastern Co-operative Services Ltd. (16)

The Government of Nova Scotia established three creameries in Cape Breton Island. The first of these was established at Baddeck in 1914 and the second at Margaree Forks in 1916. The third was built at Port Hawkesbury in 1921. These creameries were operated by the government for a number of years. The Margaree Creamery was transferred to the North Inverness Co-operative Creamery Ltd. in 1942 and is still operated by that organization. The Baddeck Creamery was taken over by the Victoria Farmers' Co-operative Society in 1943. The Port Hawkesbury Creamery was transferred to a co-operative association known as Gateway Co-operative Services Ltd. in 1947 but after operating for a couple of years, was forced to close due to lack of volume. (17)

In Digby County, the farmers established creameries in Meteghan, Meteghan River and Weymouth. La Societie d'Industrie Laitiere was organized in Meteghan in 1913 but ceased operations in 1924. A creamery was also established in Weymouth in 1924 by the Weymouth Creamery Company Ltd. This creamery operated successfully for a few years but due to lack of volume was forced to close down in 1930.

Due to the increased use of butter substitutes and the consequent weakening of the butter market, the smaller creameries have been encountering difficulties. The increased demand for fluid milk, however, has opened a fertile field for the co-operative processing and distribution of that product, and in recent years, several co-operative dairy plants have been established in the province. The oldest of these is the Cape Breton Dairymen's Co-operative in Sydney, established in 1936. Another successful dairy has opened in Antigonish by Eastern Co-operative Services Ltd. In Pictou County, the Farmers' Co-operative Dairy in New Glasgow is the largest fluid milk distributor in that area; and in Shelburne, the town and its surrounding area are supplied with fluid milk by the Shelburne Co-operative Society Ltd. It would appear that future co-operative development in the dairy industry will involve the handling of fluid milk and allied products rather than the manufacture of butter. (18)

CHAPTER 9

FISHERMEN'S CO-OPERATIVES

The end of the first world war marked the beginning of what was to be a long period of depression in the fishing industry. The traditional markets for Nova Scotia fish became glutted and prices fell to levels below the cost of production. The inshore fishermen were particularly hard hit and by the mid-twenties, poverty and distress had become rife in many shore communities. Clergymen and others, chief among whom was Rev. Dr. J. J. Tompkins, then pastor of Star of the Sea Church at Canso, were pleading urgently to governmental authorities to take a hand in the situation. These pleas resulted finally in the appointment by the federal government in 1928 of a Royal Commission to investigate the fisheries of the Maritime provinces and Magdalen Islands. This Commission found that fishermen, in general, and particularly the shore fishermen, had not shared largely in the

prosperity of the country; primitive methods of marketing had been followed; they had not learned, like wage earners in other industries, to protect themselves by organization and co-operation, and if the shore fishing industry was to succeed among fishermen, was absolutely and immediately essential.

Acting upon the Commission's recommendation, the Minister of Fisheries appointed Rev. Dr. M. M. Coady of St. Francis Xavier University to undertake the task of organizing the fishermen. Dr. Coady began this work in the fall of 1929, and in the course of a few months, covered all important fishing areas in the three Maritime provinces. Altogether, he established an upwards of a hundred local unions in the three provinces.

Although in Nova Scotia at that time a Co-operative Act existed under which fishermen's co-operatives could be incorporated, it was decided that the new organizations should be set up under another Act passed in 1927, known as the Fishermen's Federation Act. The objects of fishermen's unions organized under this Act were the following: (1) to procure information as to the latest improvements in boats and fishing gear, best methods of curing and preparing fish and transportation and marketing of fish and fish products; (2) mutual communication of such information between stations; (3) to take united action upon matters arising in respect to the fisheries and to make representations and furnish information to the proper authorities; (4) generally to improve and elevate the material, intellectual, social welfare and standing of the members.

At a meeting of representatives of the newly-formed locals held at Halifax in June 1930, at which some 200 delegates were present, a central organization was formed known as the United Maritime Fishermen. The first president of this organization was Chester McCarthy of Tignish, P.E.I., a lawyer and manager of a co-operative lobster cannery. The Vice-President director, Dr. Richard Homer, Professor of Physics at Acadia University, was succeeded by Mr. Burke McInerney of Richibucto, N. B. Mr. McInerney became general manager in 1935, a position which he held until 1947 when he resigned to accept a position with the Department of Fisheries at Ottawa. He was succeeded as manager by Howard Mac Kichan of Cleveland, Cape Breton.

It is obvious that the organizations established by Dr. Coady were largely of a protective and educational nature, and that they were not designed to carry on any extensive commercial undertakings. Dr. Coady undoubtedly had in mind that these organizations would serve as a training ground for co-operators, and that eventually, as the fishermen became enlightened, and gained experience in running their own organizations, there would emerge full-fledged co-operatives to carry on business operations.

In any case, that is what happened. One of the first communities to establish a co-operative business undertaking was Havre Boucher in Antigonish County. In 1931, the fishermen of that district began the building of a lobster cannery. The story of that venture was told in the following words by the late Bishop Boyle, then pastor at Havre Boucher, and a leading spirit in the fishermen's movement:

"The fishermen of Havre Boucher were poor and often discouraged at the end of the fishing season. They had to pay high prices for supplies, and accept what the packers wished to give them for their lobsters. As one of the fishermen expressed it: 'We are getting the skimmed milk while the packer takes the cream.'

"In 1931, they formed a local union of the fishermen of Havre Boucher and joined up with the central organization. About that time, the Extension Department of St. Francis Xavier University was establishing study clubs among the farmers, fishermen, and miners of eastern Nova Scotia. This gave the study club an opportunity to discuss and work on a definite project; they had to learn how to start a lobster factory owned and controlled by the fishermen, how to buy supplies, how to market the products so as to save the middlemen's profits, and how to finance the undertaking. The fishermen often wondered at their own dumbness in not having thought of these things a quarter of a century sooner. The attitude that gets things done is more inspiring than that which waits for things to happen, or that discusses how things may be done.

"In the autumn of 1931, they decided to build a lobster factory in the face of sturdy opposition. The fishermen hadn't a dollar; they had no lumber; but they had the courage to face realities in all their grimness, without which no people can rise. They possessed the idealism and hope for better things which thrive when the days are dark. On Monday morning, they took their axes and cut down

the trees and had them sawn. At the end of the week, the necessary lumber and timber were ready for the builders at the factory site. Scotch, Irish, French, Protestants and Catholics joined hands in supplying the material and in putting up the buildings. Their services were free, for they were working for themselves and their community. The men were almost beaten when they found themselves without money to buy glass, nails and shingles. The interest of the women had been aroused and by means of entertainment and card parties, they raised four hundred dollars for the enterprise. Rudyard Kipling must have had the women of Havre Boucher in mind when he said: 'The female of the species is more deadly than the male'.

"In 1932, the union packed 680 cases of lobster, marketed 60,000 pounds of lobsters in the shell and saved the fishermen $5,000. This group was incorporated as a co-operative association in 1949".

During the early 1930's, the story of Havre Boucher was repeated in many places along the coast. Early in 1932, the Port Felix Co-operative Limited was formed at Port Felix in Guysborough County, and the Little Harbor Fishermen's Co-operative at Little Harbor, Halifax County. These were the first co-operatives to be incorporated under the Fishermen's Co-operative Societies Act. Later in the same year, the Fishermen's Co-operative Canners Limited was established at Port Felix and Blue Ribbon Canners Limited at Little Dover.

These, however, were not the first co-operative lobster canneries in the province. As early as 1922, co-operative canneries were in operation at Sandford and West Pubnico in Yarmouth County and continued to operate until the adoption in 1932 of a nine inch minimum size limit made the canning of small lobsters illegal. The cannery at Middle West Pubnico was known as Ledge Harbor Packing Company and had a membership of over fifty fishermen. But, it was the movement started at Havre Boucher, Port Felix and Little Dover that set the pace in eastern Nova Scotia, and new co-operative canneries were established in rapid succession at South Ingonish, Cheticamp Point, Petit de Grat, Arisaig, and Cheticamp, all of which were organized in 1933. The next year co-operatives were organized at Charlos Cove, Larry's River, New Harbor, Judique and Cap Rouge. St. George's Co-operative Limited, Ballantynes Cove, and Eastern Shore Co-operative Limited, West Chezzetcook, were organized in 1935 and 1936 respectively.

The Grand Etang Fishermen's Co-operative was incorporated in 1948, although it had been operating a lobster cannery on a rental basis as a local fishermen's union since 1930.

From the early days of the co-operative lobster canneries, the United Maritime Fishermen acted as a controlled selling agency for these organizations. It had made trading connections in England and other export markets where Canadian canned lobster was in demand and usually the product was sold without much difficulty. The marketing of fish, however, was considered to be complex and was not undertaken by the central organization, at least in worthwhile volume, until 1937, when the L'Ardoise Co-operative Society Limited erected three fish warehouses for the packing and storing of spring mackerel. The marketing of this product was carried out successfully by the United Maritime Fishermen and from that time on, the marketing of other varieties of fish was developed progressively from year to year.

In 1934, the Markets Branch of the provincial Department of Agriculture and Marketing assigned one of its staff to carry on organizational work among the fishermen. One of the first projects to be undertaken under this program was the group shipping of live lobsters. This resulted in better returns to the fishermen, and within a couple of years, a large proportion of live lobsters produced in eastern Nova Scotia was marketed co-operatively. In 1934, the United Maritime Fishermen became the central agency for the marketing of live lobsters, and soon afterwards, shipping organizations were started at Pubnico, Wedgeport, Argyle, and Port Maitland in Yarmouth County, and at Saulnierville, New Edinburgh and Sandy Cove in Digby County. In 1944, general purpose co-operatives were set up at West Pubnico and Wedgeport. These co-operatives carried on marketing operations as well as the handling of fishermen's supplies and general merchandise. The Pubnico Fishermen's Co-operative had already been established at Middle East Pubnico, where they were operating a salt fish processing plant. A similar organization was established at Westport on Digby Neck and at Short Beach near Yarmouth. All of these operations have been carried on in affiliation with the United Maritime Fishermen.

In later years, fishermen's co-operatives, notably at Canso, Little Dover, Larry's River, Bickerton and Cheticamp, have gone into the processing and marketing of fresh fish; and through the years, the central office of the United Maritime Fishermen has been making substantial shipments to central

Canadian and American markets. This is undoubtedly the most lucrative branch of the fishery, at least so far as ground fish is concerned , and the fishery co-operatives will probably make the greatest progress along this line in the future.

CHAPTER 10

LATER CO-OPERATIVE DEVELOPMENT

The decade between 1935 and the end of the second world war was marked by great activity in the organization of co-operatives in Nova Scotia. During the early years of that period, many of the livestock shipping associations which were set up during the 1920's extended their services to the distribution of feeds and fertilizers on a car-door delivery basis. The Maritime Livestock Board began to handle feeds on a small scale during the fall and winter of 1928-29. In 1930, the Manitoba Wheat Pool sent W. H. McEwen to the Maritimes to develop the market for western feed grains; and through his efforts an increased quantity of feed was distributed through Canadian Livestock Co-operative (Maritimes) Ltd. and its member shipping clubs. This program was greatly extended the following year, when a cargo of over two thousand tons of flour and feed was taken by boat from the head of the Great Lakes and distributed to shipping associations and other co-operative groups at Pictou, Mulgrave and Cheticamp. The savings effected on these early shipments were in most cases, quite substantial. This undoubtedly served to stimulate interest in the co-operative purchasing of supplies.

The co-operative purchasing of fertilizer was given an impetus in the eastern counties in 1931 and the formation, largely through the initiative of A. B. Mac Donald, then associate director of St. Francis Xavier Extension Department, of a fertilizer purchasing committee. This committee was comprised of J. Howard MacKichan, Cleveland; Melvin Morshead, Sydney River; J. M. Grant, Antigonish; and A. B. MacDonald, who was named secretary.

Its function was to consolidate fertilizer orders sent in by the various co-operative groups, and to negotiate with the fertilizer companies in the matter of prices and conditions of delivery. Here, again, the savings made at both the purchasing and distributing ends were impressive and provided a further stimulus to co-operative buying.

At this time, also, the extension program started in 1930 by St. Francis Xavier University was in full swing. Through study clubs, educational rallies, leadership courses, books, pamphlets and other literature, hundreds of people were beginning to learn about the achievements of the Rochdale Pioneers, and the progress of co-operation in various parts of the world. This was usually followed by an intensive study of co-operative principles and methods. When a group was considered ready to undertake the responsibilities of running a co-operative business, it was usually arranged to have extension field workers on hand to assist them with the details of organization.

Generally, the first type of co-operative to be established was a credit union. The operation of a credit union was found to be relatively simple, and it enabled the members to acquire experience in the techniques of group action. Moreover, the credit union provided the means of accumulating capital to finance the more complex co-operative undertakings.

Directly as a result of the educational work of the St. Francis Xavier Extension Department, the New Waterford Co-operative Society Ltd. and Canso Co-operative Society Ltd. were established in 1934. Both of these associations were incorporated under the Farmers' Fruit, Produce and Warehouse Associations Act.

A Co-operative Association Act was passed by the Legislature in 1935 under which co-operatives with a wide diversity of objects could be incorporated. Under this Act, an Inspector of Co-operatives was appointed whose duties were to assist co-operative groups in the details of organization, and to exercise a certain amount of supervision over their activities, particularly, in the matter of auditing their accounts and the holding of annual meetings. The New Waterford and Canso Co-operatives were re-incorporated under this Act, the former in 1936 and the other in 1937.

Other co-operatives which were originally set up under the Farmers' Fruit, Produce and Warehouse Act were St. Andrew's Co-operative Company, which was re-incorporated under the Co-operative Associations Act in 1937, and Heatherton Co-operative Company in 1938. People's Co-operative in Antigonish, at first incorporated by a special Act of the Legislature, was also re-incorporated under the new Act in 1937.

The first association to be set up under the Co-operative Associations Act of 1935 was the Mabou Consumers' Co-operative Society Ltd., incorporated on September 2, 1935. This, however, was not the first co-operative in Mabou. An association known as the Mabou Farmers' Co-operative Society Ltd. was formed there in 1921. It carried on the operations of the Mabou Livestock Shipping Club, in addition to a farm supply business. But, when in 1934 a demand arose for the extension of the society's business to groceries and other household goods, a disagreement developed between the directors and a section of the membership. This conflict resulted in the organization of the Mabou Consumers' Co-operative, which has been carrying on business successfully in that area ever since. The Farmers' Co-operative Society discontinued operations.

Before the end of 1935, certificates of incorporation were granted to St. George's Co-operative, Ballantynes Cove; New Glasgow Co-operative Society, New Glasgow; Ideal Co-oeprative Society, Larry's River; and Christmas Island Co-operative Society Ltd., Christmas Island.

During the next ten years, more than seventy co-operative associations were established in the province. A number of these such as Judique, Port Hood, Shean, Cheticamp, Margaree, Whycocomagh and Rivervale were originally set up as livestock shipping clubs, and were re-organized to carry on a wider range of business. But the organization of co-operatives was not confined to the agricultural areas. Sydney Co-operative was established in 1936; Reserve Mines Consumers' Co-operative in 1937; Halifax Co-operative Society, Liverpool Co-operative Society, Morien Co-operative and Workmen's Co-operative Society in 1939; Louisburg and Melenick Co-operatives in 1940; Harbor Co-operative in 1941, and River Hebert in 1944.

During this period, also, a number of co-operative stores were established in the fishing communities: Ideal Co-operative Ltd., Larry's River; Whitehead Co-operative at Whitehead; Le Moyne Co-operative Ltd. at Grand Etang, L'Ardoise Co-operative at L'Ardoise; Ship Cove Co-operative Ltd. at East Ship Harbor; and Main-a-Dieu Co-operative and De la Tour Co-operative at West Pubnico.

With the termination of the war, and the beginning of a period of inflation, high employment and prosperity, a noticeable decrease occurred in the number of

associations incorporated each year. However, the total volume of business of existing co-operatives has increased three times since 1945, and it appears likely this trend will continue for some time. (19)

CHAPTER 11

CO-OPERATIVE WHOLESALES

CAPE BRETON CO-OPERATIVE SERVICES LTD.

The question of setting up a co-operative wholesale was mooted in Cape Breton during the early part of the present century. At that time, five consumers' co-operative stores operated in the Cape Breton industrial area: British Canadian Co-operative Society Ltd., Sydney Mines; Sydney Co-operative Society Ltd., Sydney; Glace Bay Co-operative Society, Glace Bay; Workmen's Co-operative Society Ltd., Dominion; and Inverness Co-operative Society Ltd., Inverness.

These co-operatives took steps in 1912 to establish a co-operative wholesale, and Mr. George Bracewell of the British Canadian staff was appointed manager. He opened an office at Sydney, where it was proposed that he would operate on a brokerage basis until such time as the volume of business would warrant a more elaborate set up. This venture, however, was short-lived. A contract was made for the purchase of a substantial quantity of butter, but some difficulty was encountered in collecting payment from some of the societies to whom the butter was supplied and in the end, the deficit had to be paid by the British Canadian. This terminated the first attempt to set up a co-operative wholesale, and it was not until a quarter of a century later that the idea was revised.

With the growth of co-operatives, both rural and urban, during the 1930's, the need became apparent for a wholesale service, not only to consolidate the purchasing of groceries, but, in addition, to centralize the marketing operations of the rural co-operatives. The subject was discussed at many meetings and study clubs' sessions throughout the area during the fall and winter of 1936-37.

Finally, at a meeting of representatives of co-operatives held in Judique on August 4, 1937, a resolution was passed requesting the Canadian Livestock Co-operative (Maritimes) Ltd. to provide a co-operative wholesale service at Sydney.

To follow the matter up, a committee was appointed consisting of Colin F. MacKinnon, manager, Mabou Consumers' Co-operative Society; James Hanlon, Manager, Canso Co-operative Society; J. T. MacDonald, manager, Sydney Co-operative Society and J. H. MacKichan, president, Canadian Livestock Co-operative (Maritimes) Ltd. At a meeting of this committee held at Antigonish on August 19, 1937, the following recommendations were proposed:

1. *That Canadian Livestock Co-operative (Maritimes) Ltd. would not be expected to acquire a building or stock as an initial move.*

2. *That the member co-operatives would be solicited for orders that could be handled on a pooled basis, or on which some time could be given to do bargaining.*

3. *That with the orders obtained in this way, an approach would be made to manufacturers and supply houses with the idea of obtaining jobbers and distributors discounts where possible.*

4. *That the Canadian Livestock Co-operative (Maritimes) Ltd. would not be expected to extend credit on any items beyond seven days, and that most of the organizations would be satisfied to meet sight drafts on the goods delivered.*

5. *That service charges collected by Canadian Livestock Co-operative (Maritimes) Ltd. should be kept as nearly in line as possible with existing wholesale practice and*

6. *That all organizations should be charged the one percent repayable reserve item on invoices.*

Through the efforts of this committee, in conjunction with the C.L.C., a beginning was made early in 1938, in the pooled buying of some supplies such as molasses, tea, sugar and similar commodities, in addition to flour and feed. Mr. MacKichan, who was then president of C.L.C., was employed much of the time in assembling orders and in supervising the distribution of goods.

This method of operation, however, was not wholly satisfactory. There appeared to be a need for a central warehouse where merchandise could be stocked and from which supplies could be delivered promptly to the retail associations. At a meeting held at Sydney on February 24, 1938, these problems came up for discussion, and a committee was named to look into the possibility of locating a warehouse, and to work out a basis of capitalization for a wholesale. The chairman of this committee was Alex S. MacIntyre, fieldman, St. Francis Xavier Extension Department. Associated with him were J. H. MacKichan, president, C.L.C.; L. R. Hollett, manager, New Waterford Co-operative Society; Alvin Holmes, manager, Reserve Co-operative Society; Wilbur MacLeod, manager, Bras D'Or Co-operative Society; Clarence Lewis, director, Cape Breton Co-operative Dairymen's Co-operative; J. T. Mac Donald, manager, Sydney Co-operative Society; and J. J. MacKinnon, co-operative auditor. Subsequently, this committee submitted the following recommendations:

1. That it is desirable that the co-operative wholesale embrace the three Maritime provinces;
2. That the Canadian Livestock Co-operative (Maritimes) be used as the organization through which to build;
3. That all co-operative groups be expected to affiliate with C.L.C.;
4. That when it is deemed advisable to open a subsidiary of C.L.C. in any district such subsidiary be set up by C.L.C.;
5. That the C.L.C. establish a subsidiary in the city of Sydney as soon as possible;
6. That the member societies subscribe to the loan capital of C.L.C. on the basis of $5.00 per member, of which a minimum of $1.00 per member shall be paid in cash. The balance of the subscription may be paid in cash or by appropriating for that purpose the accrued surplus on member purchases;
7. That this subsidiary be a Limited Liability in itself;
8. That an advisory committee consisting of a representative of the New Waterford, Sydney, Bras d'Or, Reserve and Baddeck Co-operative Societies, and the Cape Breton Dairymen's Co-operative, together with a representative of C.L.C., be appointed for the proposed subsidiary, this committee to meet weekly;

9. That the wholesale operate at as near to current wholesale prices as possible, and that one percent repayable reserve continue to be added to invoices as at present;
10. That steps be taken to set up an insurance, accounting and auditing, and educational department. Agreed. (Note: It is estimated that, if all co-operative societies subscribe to this auditing department, one-fiftieth of one percent of total volume of business would be sufficient to defray expenses);
11. That member societies pay their accounts to Central within fifteen days of presentation of invoice and
12. That share capital mentioned in resolution to be paid to C.L.C. on or before July 15, 1938.

These reports formed the basis of a petition presented by the Cape Breton co-operatives to the annual meeting of Canadian Livestock Co-operative (Maritimes) Ltd. in June 1938; and at that meeting, the delegates agreed unanimously to open a branch wholesale at Sydney. The C.L.C. leased warehouse premises located on the Esplanade, at Sydney; Mr. J. T. MacDonald, manager of Sydney Co-operative Society, was engaged as manager, and the wholesale opened for business early in November 1938.

Up to this point very little, if any, thought was given to the ultimate organizational structure of the wholesale. The immediate objective was to get the wholesale started in a practical way. But when this was accomplished, and the capital and business of the wholesale began rapidly to increase, it became evident that its operation merely as a branch of C.L.C. was not altogether acceptable to the member co-operatives. It was apparently felt that control of the wholesale should be directly in the hands of the local associations rather than indirectly through C.L.C. This was the subject of many discussions and conferences during the course of the following four or five years.

Finally, it was decided that the set-up should be what is known as the federated type of organization. The local or retail co-operatives would have direct membership in the wholesale, and the wholesale in turn would have membership in the C.L.C. or Maritime organization. Resolutions to this effect were passed by practically all co-operatives on Cape Breton Island, and on July 21, 1942, the co-operative wholesale was incorporated as the Cape Breton Co-operative Services Ltd.

The operation of the wholesale, however, was not taken over immediately by the Cape Breton Co-operative Services Ltd. The Canadian Livestock Co-operative had tied up a considerable amount of funds in the wholesale at Sydney. The resources of the new organization were not at that time sufficient to replace this capital, and it was not until June 1943 that the operation of the co-operative wholesale was formally taken over by Cape Breton Co-operative Services Ltd.

EASTERN CO-OPERATIVE SERVICES LTD.

This regional wholesale was established at Antigonish for the purpose of supplying the retail co-operatives in the Antigonish-Guysborough area with flour, feed, fertilizers and similar commodities. The decision to set up this organization was made at a meeting of co-operatives held at Antigonish on October 28, 1939.

It was organized on the federated plan, and it was incorporated on February 20, 1940. The subscribers to the Memorandum of Association were: St. Andrew's Co-operative Co. Ltd., Pomquet Co-operative Ltd., and Tracadie Co-operative Ltd. Other co-operatives in the area joined later.

Soon after its incorporation, the Eastern Co-operative Services acquired a building site on railway property opposite the railway station at Antigonish upon which it built a feed and supply warehouse, and where it still carries on that branch of its business. In 1942, this organization took over from the municipality the building on Court Street at Antigonish known as the Agricultural Building. In this building, offices were located, together with an egg grading station and a produce department. The Eastern Co-operative also became a regional assembling agency through which livestock produced in the Antigonish-Guysborough area was shipped to market.

During this time, the dairy industry in the Antigonish area was gradually approaching a crisis. The Antigonish Dairy Company was operating a creamery and small dairy plant at Antigonish. Another creamery known as Cloverdale Creamery was in operation five miles distant at Lower South River. Trucks

from both creameries were collecting cream in the same area while their combined output was hardly sufficient for one modern plant. The equipment in both creameries was becoming obsolete and it was obviously only a question of time until both would be out of business.

This problem was taken up by Eastern Co-operative Services early in 1944. The situation was discussed at many meetings and conferences extending over a year or more. Finally, negotiations were concluded in the spring of 1945 under which the plants of the Antigonish Dairy Company and the Cloverdale Creamery were purchased by Eastern Co-operative Services. The Cloverdale Creamery was closed down; a new up-to-date creamery and dairy plant was built on College Street Extension on the outskirts of Antigonish town; and through the development of of the fluid milk trade, together with efficient operation, a new impetus was given to the dairy industry in Antigonish County.

In addition to these projects, the Eastern Co-operative Services is operating a hardware and farm equipment department at Antigonish as well as a central bookkeeping service for local co-operatives. This organization has unquestionably played a great part in the economic life of the Antigonish area and as further services are required, it will no doubt be prepared to supply them. (20)

CUMBERLAND CO-OPERATIVE SERVICES LTD.

This organization was set up on the pattern of Eastern Co-operative services at Antigonish. It was incorporated on November 14, 1946, with the following co-operatives as subscribers to its Memorandum of Association: Amherst Co-operative Ltd., Bayview Co-operative Services Ltd., Seaside Co-operative Ltd., Cross Roads Co-operative Society Ltd., and Oxford Co-operative Ltd. The business operations of this organization have been confined mainly to the operation of an egg grading station, the handling of farm equipment and machinery and the selling of co-operative insurance.

CHAPTER 12

CREDIT UNIONS

The credit union movement was introduced to Nova Scotia in 1931. At the invitation of Dr. M. M. Coady, director of extension of St. Francis Xavier

University, Roy Bergengren of Boston, Massachusetts, then executive secretary of the Credit Union National Association, came to Nova Scotia to tell the story of credit union development in the United States. So impressed were Dr. Coady and his associates that they quickly included the study of credit unions in the St. Francis Xavier Extension Program. Interest in credit unions developed rapidly and it was not long until steps were taken to have legislation enacted under which credit unions could be incorporated. Mr. Bergengren was a lawyer and assisted in the drafting of the Credit Union Act, passed by the Legislature on April 18, 1932.

This instance, however, was not the first time that the subject of credit unions was brought to the attention of Nova Scotians. At the annual convention of the Nova Scotia Farmers' Association held at Antigonish in January 1924, an address was given by Mr. George Keen of Brantford, Ontario, at that time, general secretary of the Co-operative Union of Canada, on the organization of co-operatives.

Mr. Keen came to the meeting at the request of Reverend R. L. MacDonald, parish priest at St. Peter's, Cape Breton and president of the Farmers' Association at that time. A portion of Mr. Keen's address was devoted to a description of the Caisse Populaire movement founded by Alphonse Desjardins in Quebec.

While the seed sown at that time by Father MacDonald and George Keen did not bear immediate fruit, it did not fall entirely on barren ground. A report of Mr. Keen's address apparently came to the attention of Rev. Dr. J. J. Tompkins, who was then stationed at Canso, and who was ever on the alert for new ideas. Sometime afterwards, Dr. Tompkins journeyed to Brantford to visit George Keen. Mr. Keen was a scholar and an idealist and was without question, one of the best-informed men in America on all phases of co-operation. It is to be assumed that during his three days' stay at Brantford, Dr. Tompkins imbibed freely of co-operation lore at this fountain-head of co-operative philosophy. At any rate, upon his return, he began to advocate the study, among other things, of co-operative savings and credit associations and it was at his prompting that Dr. Coady invited Roy Bergengren to come to Antigonish in 1931.

The first credit union in Nova Scotia was formed at Broad Cove, Inverness County, on December 10, 1932. The meeting, presided over by the parish priest, Rev. P. A. MacLellan, was held in the parish hall at the height of a blinding snow storm. It was attended by A. B. MacDonald and Roy Bergengren. The application for incorporation was signed by residents of that area. The following day Mr. MacDonald and Mr. Bergengren travelled from Broad Cove to Reserve Mines Credit Union. The Reserve Mines incorporation documents were the first to reach the Registrar's Office in Halifax, and for that reason, the Reserve Mines Credit Union is designated in the official records as the first credit union to be incorporated in Nova Scotia.

During the following years, credit unions multiplied rapidly. The promotion and organization of credit unions became one of the main activities of the St. Francis Xavier Extension Department. In 1939, four years after the formation of the first credit union, the total membership of credit unions in Nova Scotia was 12,000 with assets of $269,000. In 1952, these totals had increased to 45,000 members and total assets of $5,500,000. Not all credit unions were successful. Due in some cases to adverse circumstances, and in two cases to human frailty, some credit unions fell by the wayside. But the great majority of them flourished and have come to play an increasingly important part in the lives of the people (21)

THE CREDIT UNION LEAGUE

As credit unions increased in number and began to accumulate cash in substantial amounts, the problem arose of providing for them some form of supervision and direction in the matter of investing surplus funds. True, in many instances, the local officers were quite capable of judiciously investing monies which were not required for the day to day purposes of the credit union. In the majority of cases, however, local directors had no training or experience along that line, and there was constant danger that credit union funds might become tied up in poor or possibly worthless securities. To provide a safeguard in that respect, and, in addition, to establish a clearing house through which credit unions could invest surplus monies, and from which other credit unions could borrow, it was decided to set up the Nova Scotia Credit Union League. This decision was made at a meeting of representatives of credit unions held at Glace Bay on May 6, 1934. At this meeting, a resolution was moved by Alex S. MacIntyre of Glace Bay

and seconded by F. H. MacDonald of Sydney that a credit union league was formed. The formal organization took place at a convention of credit unions held at Port Hawkesbury on July 5, 1935. The objects of the League as set forth in its Memorandum of Association were: (1) to promote interest and co-operation between the credit unions and the members; (2) to further the organization, on a sound basis, of additional credit unions in the province of Nova Scotia; (3) to care for the common legislative problems of the credit unions of Nova Scotia; (4) to improve credit union co-operative methods; (5) to disseminate information in respect to the benefits of credit unions by methods of organization and co-operation ; (6) to carry on such simple business functions for and on behalf of its members as may make for common benefit and for support of the League and (7) to strive for uniformity and high standards of conduct, to represent its members in contacts with government departments, and to further in every way, the development and progress of credit unions in Nova Scotia.

The first officers of the Nova Scotia Credit Union League were: honorary president, Roy F. Bergengren; president, Alex S. MacIntyre, Glace Bay; vice-president, Frank Robertson, New Waterford; managing director, A. B. MacDonald, Antigonish; directors, James Lafferty, Trenton; Don MacLean, Inverness; R. J. Campbell, East Bay; Edgar MacDonald, Sydney; Michael Walker, Florence and John Foote, New Aberdeen.

Headquarters of the League were established in the office of the Extension Department of St. Francis Xavier University, at Antigonish, where A. B. Mac Donald carried on as managing director for a period of four years. It was not until April 14, 1938, however, that the Credit Union League Act (Chap.72, Acts of 1938) by which the League was incorporated was passed by the Legislature.

In 1951, a special committee was set up to study the question of establishing a co-operative credit society. The committee consisted of R. J. MacSween, chairman; Rev. D. D. MacCormick, Rev. J. D. N. MacDonald and Mr. James MacNeil.

The principal recommendation of this committee was that the Nova Scotia Credit Union League be broadened out so as to enable it to perform the functions of a co-operative credit society in conjunction with its other services. In response to the findings of the committee, the Credit Union League Act was amended in 1953 (Chap. 91, Acts of 1953) providing for the incorporation of the League with authorized capital of $500,000 divided into 5,000 shares of $10 each. Membership in the League was extended to associations, societies or companies incorporated under the Co-operative Associations Act, 1948, or under the provisions of any general or special legislation of the province of Nova Scotia, or of the Parliament of Canada, as well as under the Credit Union Act, and where the business is conducted in accordance with credit union or co-operative principles.

The new Act gave the Credit Union League a wide range of powers, enabling it to borrow money, to receive money on deposit, to lend money to its members and to invest in stocks and other securities. Its objects also provided for the carrying on of promotional and educational work and the handling of office supplies and stationery.

It is felt that this was a progressive move, and there is no doubt but that when the time is opportune, the League will take steps to become affiliated with a National Credit Association, and thus greatly extend the scope of its activity.

CHAPTER 13

CO-OPERATIVE HOUSING

Among the American visitors who attended the Rural-Industrial Conference at St. Francis Xavier University in 1937 were two prominent ladies of New York city, Miss Mary R. Arnold and her close friend and companion- Miss Mabel Read.

Miss Arnold had been a director and treasurer of the Co-operative Leagues of the United States and was, at that time, general manager of a large co-operative apartment building in New York. In conversation with Dr. Coady, Miss Arnold recounted some of her experiences in connection with the organization and management of co-operative housing projects in the United States. Dr. Coady's interest was immediately aroused, and he arranged forthwith to have Miss Arnold and Miss Read go to Cape Breton to meet a group from Reserve Mines who had been making a study of co-operative housing. This study group was under the direction

of Alex S. MacIntyre, then a field worker for the St. Francis Xavier Extension Department.

Miss Arnold found in this group, an ideal unit to develop a co-operative housing project. They were young heads of families who needed homes. They were members of the co-operative store and of the credit union. They had been active in study club work for some time, and, not least, they were patrons of the People's Library which had been established at Reserve Mines in 1935 by Rev. Dr. Tompkins. As a matter of fact, it is said that what induced this group to begin the study of co-operative housing was the reading of Dr. Warbause's book "Co-operative Democracy", in which it was stated that "any tenant paying rent to a landlord for a period of twenty years, pays for the house, then makes a donation of the house back to the landlord and starts paying all over again".

After a series of consultations, Miss Arnold was prevailed upon by the Extension Department to remain at Reserve Mines for a period of one year to direct the organization of the housing project.

Up until that time, the studies carried on by the Reserve Mines group were confined largely to an investigation of housing legislation. They discovered that in 1932 the Nova Scotia Legislature passed an Act known as the Nova Scotia Housing Act with the purpose of encouraging the formation of companies. A commission was appointed under this Act, but the Commission had no authority to loan money to such housing corporations, and no housing projects had been developed under the Act. Hoever, upon representations made by Rev. Dr. Tompkins and others, an amendment was made to the Act which enabled the Commission to loan monies to corporations set up under the Act. The Housing Commission was also reorganized. Mr. E. F. Pearson, M.C., who had been chairman of the Commission since its inception, resigned and was replaced by Dr. S. H. Prince of King's College, Halifax. Judge Neil R. MacArthur of Sydney and Mr. A. S. Barnstead, Deputy Provincial Secretary, Halifax, were appointed as additional members.

But the problems of the Reserve Housing Group were not all of a legislative financial character. It became obvious to them at an early stage in their

studies that if they were to realize their dreams of acquiring homes of their own, they would have to do a great deal of the construction work themselves. Their slender resources would not enable them to have the work done by hired carpenters. Under the able guidance of Miss Arnold, and urged on by the inspiring genius of Dr. Tompkins, they spent many hours far into the night striving to master the intricacies of home design, cost of materials and specifications, landscaping and countless other details. Through the good offices of Dr. Tompkins, a tract of land on the outskirts of the town was made available to them, where in due course, the co-operative community of Tompkinsville arose.

This group was incorporated as the Arnold Co-operative Housing Corporation in 1938 with eleven shareholders. Joseph Laben was the first president and Duncan Currie, secretary. The houses were completed during the summer, and the project was formally opened by Hon. Angus L. MacDonald, premier of Nova Scotia, on August 13, 1938. The following description of the project is taken from the Annual Report of the Nova Scotia Housing Commission for 1939:

"The Commission's first low-cost housing development is built in the sub-division, now called Tompkinsville, just west of Reserve, Cape Breton. It originated when a group of young miners with an ambition to create homes for themselves were shown, the possibilities of utilizing provincial housing loans made available through the Commission. To satisfy the policy of the Commission to deal only with companies which will build a minimum of ten houses, the miners were assisted in incorporating themselves under the Nova Scotia Companies Act as provided by law. The Commission also provided the services of an architect, free legal assistance and other advisory help. It further safeguarded the undertaking by writing construction insurance, while the miners themselves were protected against working hazards through the co-operation of the Workmen's Compensation Board. The Department of Highways also lent a hand in the venture by taking over the roadway which divides the property, thus helping to make hydro and water utilites available to the new community. The Municipality of Cape Breton granted tax concessions for a period of years as provided for under the Housing Commission Act.

Thus surrounded with every possible encouragement in the spring of 1938, the young miners set about the task of digging foundations and framing the homes which they had planned. Between shifts in the pit, and during the long summer evenings, the group pushed ahead with their work, and fall found the project sufficiently advanced for formal opening by the Premier of Nova Scotia. The field day marking the occasion was attended by several hundred citizens and visitors and by three members of the Commission.

Although not yet completely finished, these houses, eleven in all, are now in actual use and have brought to the occupants advantages which had been hitherto denied them and their children. It is certain these workers will be able to bring up a better generation than they could otherwise have done.

The houses are well planned for the needs of the families and are comfortable and commodious. They are constructed of selected materials, superior to those which are commonly used in this type of habitation. Each home is equipped with modern plumbing and lighting fixtures- facilities possessed by less than eight percent of the rural homes in Canada. No two of the dwellings are designed alike, and thus they produce an individuality of appearance which is in happy contrast to the unattractive sameness which characterizes low cost housing schemes in many lands.

A field lot of ample proportions adjoining each site makes possible light agriculture, while there will eventually run through the property a parkway to expand at a central point into a community garden which will form the heart of the village, and which will be beautified with shade trees and flowers. A large play space for children is also envisaged in the scheme.

The site contains eleven acres and an option has been taken on an adjacent property which will almost double the acreage. The total expenditure for land was $550 and the completed project will cost about $32,000. Of this, the province loans seventy-five percent or a total of $16,500 at 3½%, repayable by monthly installments to the Commission over a period of twenty-five years. The provincial equity is protected by a first mortgage of the Commission and by insurance policies of satisfactory character.

The plan followed by the Commission recommended the loan of $1,500 for each dwelling, a sum which more than covered the cost of the materials used. Each member of the group contributed the sum of $100, half of which paid for lots, and the other half went towards the wages of a supervising carpenter. Each miner also contributed his labour for the digging of foundations and for much of the actual construction work. This work had, by previous arrangement, a stated value of $400 per man".

Shortly after the launching of Tompkinsville, a similar project was started at Stirling in the town of Glace Bay and another at Dominion. From there the idea spread to other parts of the province until in 1953, a total of 38 co-operative housing groups existed in Nova Scotia.

After the completion of the Tompkinsville housing project, Miss Arnold and Miss Read returned to their home in the United States. The contribution they made to the development of co-operative housing in Nova Scotia was a monumental one. Had the Tompkinsville project not succeeded, co-operative housing would probably have never become a reality in Nova Scotia. Since the founding of that project in 1938, hundreds of families have been enabled through the co-operative housing program to acquire homes of their own, a blessing which might have been denied them were it not for the vision and courage of those who pioneered the venture at Reserve Mines.

CHAPTER 14

MUTUAL INSURANCE COMPANIES

Mutual fire insurance is the oldest form of co-operative enterprise on the North American continent. The Philadelphia Contributorship for the Insurance of Houses from Loss by Fire was formed in Philadelphia in 1752. Benjamin Franklin printed the notice calling for subscription, and headed the board of directors. This company is still active.

At that time, the word "Co-operative", as applied to a specific form of organization, was barely beginning to emerge, so these early farmers chose the better-known term, "Mutual" and called their organizations Farmers' Mutual Fire Insurance Companies. Had the word "co-operative" been in general use at that time, these groups would, no doubt, have been designated as co-operative insurance companies or associations.

The first Farmers' Mutual Insurance Company in Nova Scotia was formed in Pictou in June, 1904 and commenced business in November of that year. The first president of this company was Alex D. MacKay, who later became manager and continued in that position for upwards of thirty years. During the first few years, the business of the company was confined to the area adjacent to the town of Pictou, but its sphere of activity was later extended, and now covers the whole of Pictou and Colchester Counties and a portion of Halifax. The total fire risks amount to over $8,000,000.

About the same time, a movement was underway in Kings County for the organization of a mutual insurance company in that section of the province. The moving spirit in the formation of this company was John W. Chute, a well-known citizen of Berwick, who was the first manager. Mr. Chute went to Wisconsin to learn about the operation of mutual insurance comapnies in that state, and upon his return, began actively to promote the idea of mutual insurance.

The Kings Mutual Fire Insurance Company began business in December, 1904. Progress was slow and difficult during the early years. Nevertheless, the company has expanded steadily. It now has over ten thousand policy holders with gross insurance in force of over $30,000,000. It covers the Annapolis Valley and other sections of south-western Nova Scotia.

The Antigonish Mutual Fire Insurance Company was incorporated in 1910 and reorganized by special Act of the Legislature in 1915. It covers Antigonish, Guysborough and the island of Cape Breton. This company has made steady progress, is well managed and has given unfailing service to its members in eastern Nova Scotia. It has total insurance in force of over $10,000,000.

Cumberland Farmers' Mutual Fire Insurance Company was incorporated in 1911. Its headquarters are in Pugwash, and its area of operations is confined mainly to Cumberland County. It has a total insurance in force of about $2,500,000.

The last mutual insurance company to be established in Nova Scotia is the Clare Mutual Fire Insurance Company, which was incorporated in 1936. The head office is at Bellevue's Cove in Digby County. It has a total insurance in force of over $750,000, mainly in the Municipality of Clare in Digby County.

All mutual fire insurance companies in Nova Scotia are incorporated under Chapter 46, Acts of 1954 (Chap. 196, R.S.N.S. 1954). (23)

CHAPTER 15

THE NOVA SCOTIA CO-OPERATIVE UNION

The Nova Scotia Co-operative Union was formed as an affiliate of the Co-operative Union of Canada in 1944, and was incorporated under the Co-operative Associations Act in 1949. It was preceded by another educational body known as the Nova Scotia Co-operative Educational Council.

The formation of a co-operative educational council was first mooted at a meeting of the Canadian Livestock Co-operative Wholesale Advisory Committee held at Sydney on September 20, 1939. The idea was introduced by Rev. J. D. N. MacDonald, and after some discussion, a motion was made by J. C. F. MacDonell and J. B. Landry that the matter be referred for further action to a committee consisting of Rev. J. D. N. MacDonald, A. B. MacDonald and J. M. MacDonald. (24)

The Council was formally established at a meeting held at St. Francis Xavier University, Antigonish, in December 1939. Initially, it was comprised of two representatives each from St. Francis Xavier Extension Department, Nova Scotia Credit Union League, United Maritime Fishermen, Cape Breton Co-operative Services, and United Mine Workers of America. Later the Steelworkers' Union was admitted to membership. The personnel of the Council upon its formation consisted of Dr. M. M. Coady and A. B. MacDonald, representing the Extension Department; Rev. J. D. N. MacDonald and Fred MacInnis, representing the Credit Union League; Leo

Roberts and E. A. Martell, representing the U.M.F.; J. T. MacDonald and J. Howard MacKichan, representing Cape Breton Co-operative Services and A. A. MacKay and John Delaney, representing the United Mine Workers.

The objectives of the Co-operative Educational Council were to link together all co-operatives in a co-ordinated program of education and to promote the co-operative movement throughout the province. Provision was made for the establishment of local educational councils consisting of two members of the educational committee of each co-operative association in a designated area, and also for setting up a district educational council to be composed of the officers of the local educational council. The Council was financed by the co-operatives by means of a levy of one percent of their sales. Twenty percent of this levy was allocated to the local councils for educational work at the local level. The remainder, together with special contributions from the Credit Union League, the Cape Breton Co-operative Services and other sources financed the central council.

CHAPTER 16

CO-OPERATIVE LEGISLATION

Under the Co-operative Associations Act of Nova Scotia, originally passed in 1935, a member could have one vote for each share owned by him, and provision was made for voting by proxy. Control on the basis of capital holdings and voting by proxy are, of course, contrary to recognized co-operative principles. In this Act, however, voting by shares and proxy voting were permissive rather than mandatory, and in practice most of the companies incorporated thereunder followed the principle of one member- one vote.

In 1912, the Farmers' Fruit, Produce and Warehouse Associations Act was amended by the addition of Part 11 providing for the federation of companies incorporated under Part 1. Under this part, any number of companies, not less than ten, could be subscribing not less than twenty percent of nominal capital from a central company. Each member company was entitled to be represented at general meetings by three shareholders. At directors' meetings, each director was entitled to have as many votes as the company he represented had shares in the central company. The United Fruit Companies of Nova Scotia Limited was established under this part of the Act.

This Act was amended, from time to time, usually to bring it more in line with the modern concept of co-operative legislation. A company incorporated under its provisions, as it stands today, may embody in its regulations all the necessary co-operative features, and a number of them have done so. But not all companies incorporated under this Act are genuine co-operatives.

THE FARMERS CO-OPERATIVE SOCIETIES ACT

In 1914, an Act was passed by the Legislature known as the Farmers' Co-operative Societies Act (Chap. 4, Acts of 1914). Under this Act, any group of persons, not less than fifteen, engaged in farming, could form a co-operative association for the following purposes:

(1) To purchase for the members manures, fertilizers, seeds, feeding stuffs, spray material, spray outfits, farm implements;
(2) To insure the purity of seeds, feeds, fertilizers, etc.;
(3) To assure the best market for the farm products of its members and arrange for their transportation; and
(4) To become a member of any other company which is or may be incorporated and which provides in its Memorandum of Association that each of its members must be a society.

Provision was made in this Act for the appointment of an inspector of Farmers' Co-operative Societies whose duties it would be: (1) to take measures for the organization of such farmers co-operative societies and for increasing their efficiency, (2) to assist and advise such societies in their organization and work, (3) to report to the provincial secretary annually, (4) to collect and disseminate information with respect to methods employed in other countries for the advancement of the agricultural industry by co-operation, and (5) to perform such other duties as may be required by the governor-in-council. It was also provided that such inspector would have powers to investigate the affairs of a society when requested to do so by the members. This provision of the Act, however, was not carried out and no inspector was appointed.

In all, forty-seven associations were incorporated under the Act. It is a notable fact, however, that of that number only two are still carrying on business, namely River Denys Co-operative Association Limited, and Christmas Island Farmers' Co-operative Association Limited.

FISHERMEN'S CO-OPERATIVE SOCIETIES ACT

This Act was passed by the Legislature in 1916 (Chap. 5, Acts of 1916). It was very similar in form to the Farmers' Co-operative Societies Act. Under this Act, any number of persons, not less than fifteen, residing in a fishing district in Nova Scotia, and actually engaged in the occupation of fishing, could form a Society.

The objects of associations formed under this Act were limited to the following:

(1) that of fishermen, fish merchants, agents, dealers, packers and curers; ship and boat builders, charters and dealers; marine engine manufacturers and dealers; dealers in and agents for supplies of all kinds for fishermen, fish packers and curers, ships, boats and marine engines, general storekeepers, both wholesale and retail.
(2) to grant special priviledges and advantages to its members and to such other persons as the society determines
(3) to become a member by original subscription or otherwise, or a director, or managing director, or other officer of any other company which is or may be incorporated under the Nova Scotia Companies Act and one to which this chapter applies;
(4) the doing of such other things as are incidental or conducive to the attainment of the above objects.

A distinctive feature of this Act, contained in any previous legislation, was a provision that at any meeting each member would have only one vote on any question. Strangely enough, although this legislation was enacted in 1916, it was not until 1932 that the first society was incorporated under the provisions. During the period 1932 to 1935, fourteen fishermen's co-operatives were established under this Act.

THE CO-OPERATIVE ASSOCIATIONS ACT

The greatly increased interest in co-operatives which became manifest in the early 1930's brought about a demand for the extension and consolidation of existing co-operative legislation. At that time, the newly formed Extension Department of St. Francis Xavier University was vigorously promoting the organization of consumers' co-operative stores, and it was felt that none of the the three so-called co-operative acts then on the statute books was sufficiently comprehensive to include all classes of co-operatives. The demand for a new act was given further impetus by the Jones Royal Commission, which made a study of economic conditions in Nova Scotia in 1934. In its report, this Commission stated that it was impressed by the co-operatives which were then in operation among farmers and fishermen, particularly in the eastern part of the province, and it recommended the introduction of legislation "which would enable those producers or consumers who desire to develop the co-operative movement on a large scale, to do so, without encountering legislative disabilities... and give greater opportunities for co-operative movement than now appear to exist".

Meanwhile, those who were associated with the newly formed Extension Department of St. Francis Xavier University were making an intensive study of co-operative legislation. Assisted by Mr. George Keen, at that time secretary of the Co-operative Union of Canada and a noted authority on co-operation, a draft copy of a co-operative act was prepared and submitted to the legislative authorities of the provincial government. The deputy-attorney general, at that time, however, could not see the need of separate acts. He believed that all that was necessary was to consolidate the Farmers' Co-operative Societies Act, and the Fishermen's Co-operative Societies Act, as a section of the Nova Scotia Companies Act. On the principle that "a half loaf is better than no bread", this proposal was finally accepted and at the 1935 session of the Legislature, an Act was passed known as the Co-operative Associations Act (Chap. 7, Acts of 1935).

THE CO-OPERATIVE ASSOCIATIONS ACT 1948

Although the co-operatives had not encountered any serious difficulties due to the inadequacy of co-operative legislation, there was a feeling among those identified with these organizations that the Co-operative Act should be separate and apart from the Nova Scotia Companies Act. It was believed that among other things co-operatives should have more extensive powers than they had under the 1935 Act, and that the Act should include provisions to facilitate the redemption and transmission of shares. Interest in these matters was intensified by the naming in 1944 of a Royal Commission on Co-operatives to study the position of co-operatives with respect to income tax. The submissions made to that Commission by various organizations stressed the point, particularly, that there was a difference between the co-operative system and the private profit system of doing business. The Commission itself, in recommending certain considerations to be given co-operatives, repeatedly used the phrase "associations incorporated under provincial co-operative legislation". This served to emphasize in the minds of the people the importance of a co-operative Act, separate and apart from ordinary joint stock company legislation. At any rate, in 1948, a bill was introduced in the Legislature by the Honourable A. W. MacKenzie, Minister of Agriculture and Marketing, providing for the enactment of a complete Co-operative Associations Act 1949 (Chap. 2, Acts of 1948). This is a comprehensive act embodying all essential co-operative features, and it applies not only to associations incorporated under it directly, but to all associations incorporated previously under the Co-operative Associations Act of 1935, the Farmers Co-operative Societies Act and the Fishermen's Co-operative Societies Act. (25)

UPDATED REFERENCES

(1) British Canadian Co-operative ceased operations in 1980 after 74 years of service.

(2) Tatamagouche Co-operative Ltd. dissolved in 1981 after years of losses.

(3) Malagash Farmers' Union name was changed to Malagash Farmers' Co-operative Ltd. in 1978.

(4) Brookfield Farmers' Co-operative Ltd. was dissolved in 1975.

(5) Berwick Strawberry Exchange ceased operation when the Berwick Fruit Company ceased operation in 1981. United Woodville Fruit Company ceased operations in 1980.

(6) The North Shore Co-operative Ltd. dissolved in 1970.

(7) The British Canadian Co-operative dissolved in 1980 after 74 years of operation. The decline started in the mid 1950's when the organization failed to keep pace with the needs of the members, did not associate with other co-operatives in the area, and was not able to adapt to modern management techniques.

(8) Berwick Fruit Company ceased operations in 1981. The cold storage plant was purchased by M. W. Graves and the farm supplies store is now being operated by a former director.

(9) Scotian Gold Co-operative's members now consist only of farmers, most of whom are fruit producers.

(10) People's Co-operative Ltd. was incorporated under the N. S. Co-operatives Act in 1937 and dissolved in 1965 at the windup of Eastern Co-op Services. In 1964, Braemore Co-operative Ltd. was incorporated and operated as a consumer co-op in Antigonish. Today Braemore Co-operative operates as a direct charge co-operative with sales around $3,000,000 annually.

(11) By 1984 over 80 percent of the hogs are marketed co-operatively, with over 240,000 hogs marketed at a value to farmers of about $32,000,000.

(12) The creamery division of Hants Co-op Services was sold to MacKenzie Creameries of Windsor in 1956.

(13) In 1973 Brookfield Dairy Products Ltd. was purchased by Scotsburn Co-operative Services Ltd. and the one-time co-operative returned to being a co-operative again.

(14) Sales of Scotsburn Co-operative Services Ltd. in 1982 were over $55,000,000. The co-operative distributes dairy products throughout Nova Scotia and New Brunswick. Scotsburn merged with Eastern Dairyfoods in 1983.

(15) Cumberland Co-operative Creamery continued operating until 1976 when the plant closed and the dairy business was assumed by Scotsburn Co-operative Services Ltd.

(16) Eastern Co-operative Services Ltd. ceased operations in 1964 and its dairy division was converted into a producers co-operative called Eastern Dairyfoods Co-operative Ltd. Dairyfoods merged with Scotsburn co-op in 1983 and now have combined sales of nearly one hundred million dollars.

(17) The operations of these three co-operatives were assumed by Eastern Dairyfoods Co-operative Ltd. The outlet in Baddeck is not operating.

(18) Cape Breton Dairymen's Co-operative was purchased in 1974 by Eastern Dairyfoods Co-operative Ltd. Farmers Co-operative Dairy was purchased by Scotsburn Co-operative Services in 1967. Shelburne Co-operative Society Ltd. was purchased by Twin Cities (Farmers) Co-operative Dairy Ltd. in 1965. All of these outlets continue to be operated. Co-operatives market nearly 90 percent of the milk in the province.

(19) Annual sales of co-operatives reached $21,000,000 by 1960, nearly $80,000,000 by 1970, over $300,000,000 by 1980 and are expected to be about $400,000,000 in 1983.

(20) Eastern Co-operative Services Ltd. ceased operation in 1964; its dairy division was changed to a producers co-operative (Eastern Dairyfoods Co-operative Ltd.); and its wholesale distribution was assumed by Maritime Co-op Services (Co-op Atlantic). Many of the branch stores were converted to local co-operatives.

(21) In 1982 membership in Credit Unions reached 165,000 and total assets of over $200,000,000.

(22) The building co-operative housing projects were discontinued in the late 1970's. In 1973 a federal CMHC program encouraged the establishment of continuing housing co-operatives through the encouragement and direction of Dr. Alex Laidlaw. In 1983 there are over 70 such co-operatives with over 1,200 families and over 5,000 Nova Scotians living in their own co-operative homes.

(23) Cumberland Mutual Fire Insurance Company is no longer in existence, leaving four Mutual Fire Insurance Companies operating in Nova Scotia (Clare, Pictou, Antigonish and Kings) together having over one billion dollars of insurance in force, half of which is handled by Kings Mutual.

(24) The Nova Scotia Co-operative Union was dissolved in 1978 and was replaced by the Nova Scotia Co-operative Council which attempts to co-ordinate activities of all co-operative organizations in the province.

(25) Co-operative legislation was revised again in 1954 and 1967. In 1977, after five years of study, a "near uniform" legislation was proclaimed in all three Maritime provinces - P.E.I., N.B. and N.S.

INCORPORATED CO-OPERATIVES & CO-OPERATIVE TYPE ORGANIZATIONS IN NOVA SCOTIA

Incorporation Codes up to 1948

A	Co-operative Associations Act of Nova Scotia	1935
B	Farmers' Co-operative Societies Act	1914
C	Fishermens' Co-operative Societies Act	1916
D	Private Acts of Parliament	
E	Mutual Insurance Companies Act	1904
F	Farmers' Fruit Produce & Warehouse Associations	1908

After 1948, codes indicate type of Co-operative

AM	Agricultural Marketing	R	Consumer
FM	Fish Marketing	H	Housing
CM	Craft Marketing	S	Service
M	All other Marketing		
W	Worker Marketing		

	TOWN	YEAR STRUCK	CODE
1850			
Halifax & Dartmouth Mutual Ins. Co.	Halifax		D
1852			
Pugwash Mutual Fishing & Trading Co.	Pugwash		D
1854			
Atlantic Mutual Marine Ins. Co.	Halifax		D
Union Mutual Insurance Co.	Halifax		D
Nova Scotia Mutual Marine Ins. Co.	Halifax		D
1861			
Union Co-operative Association	Stellarton	1916	D
1862			
Arichat Mutual Marine Ins. Co.	Arichat		D
1863			
Industrial Co-operative Society	Sydney Mines	1904	D
Mutual Bank of Nova Scotia	Halifax		D
1866			
Halifax Co-operative Society	Halifax	1895	D
1871			
Nova Scotia Mutual Fire Ins. Co.	Halifax		D
1887			
Reserve Co-op. Store Co.	Reserve Mines	1898	D
1872			
Acadian Co-operative Society Act	Digby		D

	TOWN	YEAR STRUCK	CODE
1885			
Pioneer Co-operative Company Ltd.	Springhill		D
South Union Co-operative Co.	Sable Island		D
1890			
Little Glace Bay Co-operative Store Ltd.	Glace Bay	1894	D
1891			
Fedility Co-operative Company	Stellarton		D
Bridgeport Co-operative Store Co. Ltd.	Bridgeport		D
Morien Mutual Company Limited	Port Morien		D
1892			
Farmers Supply Association Ltd.			D
1893			
Co-operative Investment & Development Co. of Nova Scotia Limited			D
1894			
Victoria Co-operative Store Co. Ltd.	North Sydney		D
1903			
Workmens' Store Co. Ltd.	Dominion	1917	D
1904			
Pictou County Mutual Fire Ins. Co.	Pictou		D
Aylesford Farmers Union Ltd.	Aylesford		D
1905			
Kings County Mutual Fire Insurance Co.	Berwick		D
Sydney Co-operative Society Ltd.	Sydney		D
1906			
British Canadian Co-operative Society Ltd.	Sydney Mines	1980	D
Broughton Co-operative Society Ltd.	Broughton		D
Glace Bay Co-operative Society Ltd. (taken over by British Canadian Co-operative Society 1918)	Glace Bay	1918	D
Amherst Co-operative Society Ltd.	Amherst		D
1907			
Inverness Co-operative Society Limited	Inverness	1920	F
Berwick Fruit Company	Berwick	1981	F
Funday Livestock and Trading Co. Ltd.	Kentville	1957	F
1908			
Bridgeport Co-operative Store Co. Ltd.	Bridgeport		D
Farmers Fruit, Produce and Warehouse Association Act was passed 1908 Chapter 33 of 1908			F

1908	TOWN	YEAR STRUCK	CODE
Laurie Fruit Growers Limited	Middleton		F
Annapolis Valley Fruit & Produce Co. Ltd.	Middleton		F
Farmers' Union Co. Limited	Berwick	1961	B
Farmers' Trading Co. Limited Amalgamated with Tatamagouche Co-operative in 1940, was reorganized under Co-operative Act 1939	Brule	1957	B
1909			
Aylesford Fruit & Produce Shipping Co. Ltd.	Aylesford	1973	F
Kingston Fruit Company (reorganized under Co-operative Act 1974, renamed Kingston Co-operative Ltd.)	Kingston	1974 1978	F B
Malagash Farmers' Union Ltd.(reorganized under Co-operative Association Act 1938)	Malagash		
Waterville Fruit Company	Waterville		F
Hillside Packing Company	Bear River		F
Farmers' Co-operative Store	Pugwash	1957	B
Dominion Italian Co-operative Society Ltd.	Dominion	1961	B
Colchester Farmers' Co-operative Association Limited	Truro	1962	B
Scotsburn Creamery Limited	Scotsburn	1971	B
Railway Co-operative Stores Limited	Truro	1957	B
1910			
Port Williams Fruit Company Limited	Port Williams		F
Maple Leaf Fruit Company Limited	Canning	1945	F
Antigonish Mutual Fire Insurance Co. (reorganized in 1915 under Special Act.	Antigonish		E
1911			
Westville Co-operative Association Ltd.	Westville	1977	B
Falmouth Farmers' Ltd.	Pugwash	1957	B
Canard Fruit Company Limited	Canard		F
Mayflower Fruit Company Limited	Kingsport	1973	F
Kingsport Fruit Company Limited	Kingsport		F
Sheffield Mills Fruit Company Limited	Sheffield Mills		F
Union Fruit & Produce Association	Williamston		F
Granville Fruit Company Limited	Upper Granville		F
Middleton Fruit Company Limited	Middleton		F
Brooklyn Fruit Company Limited	Lawrencetown		F
Bridgetown Fruit Company Limited	Bridgetown		F
South Farrington Fruit Co. Limited	Farrington		C
Central Fruit Company Limited	Central Clarence		E
Paradise Fruit Company Limited	Paradise	1957	F
Cornwallis Fruit Company Limited	Paradise		F
Enterprise Fruit Company Limited	Clarence		F
Kentville Fruit Company Limited	Kentville	1973	E
Co-operative Association Limited	Sydney		B
Cumberland Farmers' Mutual Fire Ins.Co.	Pugwash		M
Wentworth Co-operative Association Ltd.	Wentworth	1977	B

	TOWN	YEAR STRUCK	CODE
1912			
National Co-operative Stores Ltd.			B
Star Fruit & Produce Co. Limited	Paradise	1967	F
Grand Pre Fruit Packing Co. Limited	Grand Pre	1973	F
Hantsport Co-operative Association Ltd.	Hantsport		B
New Minas Fruit Company Limited	Sunnyside		F
Pleasant Valley Fruit & Produce Co. Ltd.	Berwick		F
Lawrencetown Fruit & Produce Co. Limited	Lawrencetown	1973	F
United Fruit Company of Nova Scotia Ltd. (Later moved to Kentville)	Berwick		F
Clarence Fruit Company Limited	Clarence		F
B. B. Chute Company Limited	Berwick		F
Blomidon Fruit Company Limited	Blomidon	1973	F
Standard Fruit & Packing Co. Limited	Granville Ferry		F
Falmouth Fruit Company Limited	Falmouth	1973	F
Workmen's Co-operative Society Limited			B
Cape Breton Co-operative Society Ltd.	Sydney	1962	B
Belle Isle Fruit Company Limited	Belle Isle	1973	F
Cumberland Co-operative Creamery Ltd. (reincorporated under Co-operative Association Act 1949)	River Hebert	1949	B
1913			
Dunmore Mutual Telephone Company Ltd.			E
Burgeo Co-operative Fox Breeding Co. Ltd.	Halifax	1977	B
Hebbville Fruit Packing Company Ltd.	Hebbville		F
New Germany Fruit Company Ltd.	New Germany	1973	F
Markland Fruit Company Limited	Kingston	1957	F
Queens Co-operative Ltd.	Caledonia		B
Tupperville Fruit Company Limited	Tupperville		F
Banner Fruit Company Limited	Bridgetown	1964	F
Rockland Fruit Company Limited	Berwick	1973	F
Clare Produce Society	Meteghan		F
La Societe d'Industries Latiera Ltd.	Meteghan River		B
Round Hill Fruit Company Limited	Round Hill	1973	F
1914			
Hortonville Fruit Company Limited	Hortonville		F
Wolfville Fruit Company Limited	Wolfville	1973	F
Cambridge Fruit Company Limited	Cambridge	1973	F
Grafton Fruit Company Limited	Grafton	1968	F
Weston Fruit Company Limited	Weston		F
Somerset Fruit Company Limited	Somerset	1973	F
Annapolis Royal Fruit Company Limited	Annapolis Royal		F
Curry's Corner Fruit & Warehouse Company	Windsor	1973	F
Coldbrook Fruit Company Limited	Coldbrook		F
1915			
Antigonish Mutual Fire Insurance Company	Antigonish		M
Welsford Fruit Company Limited	Paradise		F
Herbert D. Starrett Company Limited	Paradise		F
Clarence Valley Fruit & Produce Co. Ltd.	Clarence		F
Christmas Island Farmers Co-op. Association Limited	Christmas Island	1935	B

1916	TOWN	YEAR STRUCK	CODE
Barnie's River Co-op Company Ltd.	Barney's River	1924	B
United Farmers' Limited	Antigonish		B
Minas Basin Fruit & Warehouse Limited	Mill Creek		F
Nova Scotia Fruit Shipping Co. Limited	Berwick	1973	F
F. H. Chute Company Limited	Waterville	1973	F
Judique Farmers' Company Limited	Judique		B
1917			
Tracadie Trading Company Limited	Tracadie	1973	B
Mill Creek Fruit Company Limited	Mill Creek	1973	F
Pictou Co. United Farmers' Limited	New Glasgow		B
Heatherton Co-op Company Limited	Heatherton		B
James River Co-op Society Limited	James River		B
Agricola Co-operative Limited	Brookfield	1947	B
(reincorporated under Brookfield Co-op. Ltd.		1973	
Coxheath Farmers' Co-op Society Limited	Coxheath	1962	B
Greenwich Fruit Company Limited	Greenwich	1973	F
St. Andrews Co-op. Company Limited	St. Andrews	1937	F
Halifax Co-operative Society Limited	Halifax		B
Portage Farmers' Co-op Society Ltd.	Portage, Sydney	1977	B
Iona Farmers' Co-op Society Ltd.	Jamesville West		B
Grand Mira Farmers' Co-op Society Ltd.	Mira		B
Inverness Farmers' Co-op Society Ltd.	Inverness		B
1918			
Industrial Co-op Society Ltd.	Sydney		B
Yarmouth Fruit Produce Co. Limited	Yarmouth		F
United Farmers' of Guysborough Ltd.	Guysborough		B
St. Mary's Farmers' Union Ltd.	Glenelg		B
1919			
Beaver Cove Co-op. Society Limited		1945	B
(now Boisdale Co-op. Society Limited	Beaver Cove		
Hantsport Fruit Company Limited	Hantsport		F
Morristown Fruit Company Limited	Morristown		F
Old Barns Co-op Association Limited	Old Barns		B
Broughton Farmers' Co-op Co. Limited	Broughton	1977	B
N. West Farm Farmers' Co-op. Limited	Mackdale	1977	B
Kempt Road Farms Co-op. Society Ltd.	Kempt Road	1977	B
Halifax Co-op. Society Limited	Halifax		B
(reincorporated under Co-op Act 1939)		1939	
1920			
Dartmouth Co-op. Land Co. Limited	Dartmouth	1977	B
Ainslie Farmers' Association Ltd.	Kenloch	1960	B
Bear River Fruit Company Limited	Bear River		F
Reserve Farmers' Co-op Society Ltd.	Reserve Mines		B
Delhave Fruit Company Limited	Blomidon		F
Clare Produce Co-op. Company Limited	Little Brook		F
Lochaber Co-op. Society Limited	Lochaber	1966	B
River Denys Co-op. Association Ltd.	River Denys		B

1920 (cont'd)	TOWN	YEAR STRUCK	CODE
Cloverdale United Farmers' Ltd.	Springfield	1962	B
North Shore Milling Co. Limited	Malignant Cove		B
Foreign Co-op. Society Limited	New Waterford	1977	B
Port Hood Trading Company	Port Hood	1977	B
1921			
Upper North Sydney Farmers' Co-op. Company Limited	North Sydney		B
Berwick Strawberry Exchange Ltd.	Berwick	1977	B
Lawrencetown Central Fruit & Produce Company Ltd.(amalgamated with Beaver Fruit Co-op)	Lawrencetown		F
Scotia Co-op. Egg & Poultry Limited	Antigonish	1977	B
Margaree Farmers' Co-op. Association Ltd.	Margaree Harbour	1977	B
Mabou Farmers' Co-op. Society Limited	Mabou		B
1922			
Maritime United Farmers' Co-op. Limited			B
Woodville Fruit Company Limited	Woodville		F
Valley Fruit Company Limited	Clarence		F
Pereau Fruit Company Limited	Pereau		F
Scotia Fruit Company Limited	Kingston		F
Lakeville Fruit Company Limited	Lakeville		F
Lawrencetown Fruit Growers	Lawrencetown		F
North Mountain Fruit Company Limited	Woodville		F
Upper North Sydney Farmers' Co-op. Co. Ltd.	Upper North Sydney		B
Pleasant Valley Fruit & Produce Co. Ltd.	Berwick	1973	F
1923			
Salmon River Line Co-op.Company Limited	Grand Mira	1977	B
White Waters Fruit Co. Limited	Kinsman's Corner		F
F. W. McL Fruit Company Limited	Kinsman's Corner		F
Glen Farmers' Co-op Company Limited	Churchville	1977	B
1924			
Seaside Fruit Company Limited	Blomidon		F
Northville Fruit Company Limited	Northville		F
Centre Fruits Limited	Centreville		F
Kingston Evaporators Limited	Kingston		F
Nova Apple Shippers Limited	Lawrencetown		F
Industrial Co-op. Motors Limited		1977	B
L'Ardoise Mutual Telephone Company Ltd.	L'Ardoise		E
South River Mutual Telephone Co. Limited			E
1925			
Commonwealth Fruit Company Limited	Weston		F
Canning Fruit Company Limited	Canning		F
Masstown Strawberry Growers' Association (1946 reincorporated under Co-op Act and called Masstown Strawberry Growers' Co-op Ltd. 1962- bought by Colchester Co-op. Services of Truro 1957	Masstown	1946	B

1926	TOWN	YEAR STRUCK	CODE
Union Fruit Evaporator Limited	Greenwich		F
Beaver Fruit Co. Limited (now Beaver Fruit Co-op)	Clarence		F
Union Dehydration Company Limited	Greenwich		F
Co-operative Spectacle Co. Limited	Truro	1977	B
1927			
Red Bar Fruit Company Limited	Grand Pre		F
Farmers' Co-op Creamery Company Ltd.	Bridgewater	1977	B
East River Strawberry Growers' Assoc. Ltd.	Springville		B
United Milk Producers' Association Ltd.	Shubenacadie		B
1928			
Kings Fruit & Produce Company Limited	Waterville		F
Margaree Producers' Association Ltd.	Margaree Forks	1977	B
Great Village Farmers' Association Ltd.	Great Village		B
1930			
Baddeck Co-operative Society Limited	Baddeck		B
North East Margaree Producers' Association Limited	North East Margaree	1977	B
St. Joseph's Farmers' Association Ltd.	Grand Etang		B
Northumberland Co-operative Packers Ltd.			B
Baddeck and Middle River Producers Association Limited	Baddeck Bridge	1973	B
1931			
Nova Scotia Fruit Growers' Association	Kentville	1973	F
Avon Valley Fruit Company Limited	Falmouth		F
East Bay Producers' Co-op Limited	East Bay	1960	B
Christmas Island Parish Producers' Co-Op. Limited	Christmas Island	1977	B
Three B. Producers' Co-op. Limited	Boisdale	1977	B
Iona Parish Producers' Co-op. Limited	Iona	1977	B
Point Cross Producers' Co-op. Limited	Point Cross	1977	B
Johnstown Producers' Co-op. Limited	Johnstown	1977	B
Cape Breton Island Producers' Co-op. Ltd.	Sydney		B
Petit Etang Producers' Co-op. Limited	Petit Etang	1977	B
Margaree Forks Producers' Co-op. Limited	Margaree Forks	1977	B
1932			
Nova Scotia Silver Fox Breeders' Association	West Gore	1973	B
Inverness Coal Co-operative Co. Limited	Inverness	1977	B
Acadia Fruit Company Limited	Aylesford	1960	F
Bluenose Fruit Company Limited	Kingston		F
Blue Ribbon Canners' Limited	Little Dover		C
Fishermen's Co-op. Canners' Limited	Port Felix	1940	C
Port Felix Co-op. Limited reincorporated 1936 under Co-op. Act	Port Felix	1973	C
Little Harbour Fish Co-op. Limited (reincorporated 1940 under Co-op Act	Little Harbour	1977	C
Lyonds Brook Farmers' Association Ltd.	Lyonds Brook	1977	B

1933	TOWN	YEAR STRUCK	CODE
St. Andrews Co-Op. Ind. Dev. Limited	St. Andrews		F
River John Farmers' Association Ltd. (renamed River John Co-operative Ltd.	River John		B
Spurr Fruit Company Limited	Kentville		F
Northumberland Co-op Limited	Arisaig	1977	B
Cheticamp Fish Co-op. Society Limited	Cheticamp		C
Richmond Shorefish Limited (changed name 1938 to Richmond Fishermens' Co-op. Limited)	Petit De Grat		C
La Pointe Fish Co-op. Society Limited	Plateau	1977	C
South Ingonish Co-op. Cannery Limited	South Ingonish	1954	C
Merigomish Producers' Association Ltd.	Merigomish	1977	B
Green Hill & Alma Farmers' Association Ltd.	Green Hill	1977	B
Mayflower Farmers' Association Limited	Caribou	1977	B
Richmond Timber & Farmers' Assoc. Limited	Grand Anse	1977	B
Little Harbour Fisheries Co-op. Soc. Ltd.	Little Harbour	1973	C
1934			
North Shore Co-op. Limited	Cheticamp	1937	C
Berwick Packers Limited	Berwick		B
Tor Bay Canning Company Limited	Larry's River	1962	C
Maryville Co-op. Canning Limited	Little Judique Ponds		C
Cape Rouge Fish Co-op. Society Limited	Cape Rouge	1937	C
Charles Cove Co-op. Fish. Society Ltd.	Charles Cove		C
New Annan Farmers' Association Limited	New Annan	1977	B
South West Co-op. Farmers' Limited	South West Margaree	1977	B
West Branch Farmers' Association Ltd.	River John	1977	B
East River United Farmers' Club Limited	Eureka		B
Farmers' Co-op. of Alba Limited	Alba	1977	B
Central West. River Farmers' Assoc. Ltd.	West River Station	1977	B
Scotsburn United Farmers Limited	Scotsburn	1977	B
Egerton Farmers' Association Limited	Egerton	1973	B
1935			
Amet Sound Packers Co-op. Limited	Brule		D
New Harbour Co-op. Fisheries Limited (amalgamated with Tor Bay Canning Co.1954)	New Harbour	1954	D
Basin Co-op Industries Limited	Larry's River		D
Bayview Co-op. Cannery Limited	Judique S.	1977	D
Christmas Island Co-op. Society Limited (originally incorporated 1915 under Companies Act	Christmas Island	1960	B
Mabou Consumers' Co-op. Limited	Mabou		B
New Glasgow Co-op. Limited	New Glasgow	1960	B
Pictou & North Shore United Farmers' Ltd. (name changed to North Shore Co-op Ltd.)	Scotsburn	1952	B
St. Georges Co-operative Limited	Ballentynes Cove		D
Trenton Co-op Society Limited	Trenton	1937	B
Ideal Co-operative Society Limited	Larry's River		B

1936	TOWN	YEAR STRUCK	CODE
Judique Co-operative Limited	Judique		
Inverness Co-op Development Assoc. Ltd.	Inverness	1954	B
Progressive Co-op. Society Limited	New Glasgow	1955	B
Westville Co-op. Society Limited	Westville	1938	B
La Point Fishermens' Co-op. Limited			
Brooklyn Agricultural Society Limited (amalgamated with Bayfield '52 and with Hants Co-op '54)	Newport	1952	B
Capeview Co-operators Limited	Main-a-Dieu	1954	D
Cape Breton Dairymens' Co-op Limited	Sydney		A
Charlos Cove Co-op Fishery Limited	Charlos Cove	1954	D
Mabou Co-op Fisheries Limited	Mabou Harbour	1960	D
New Waterford Co-op Society Limited	New Waterford	1967	B
North Isle Madame Co-op. Limited	D'Escousse	1955	B
Irishvale Com. Industries Limited	Irishvale	1954	
Fishermens' Co-op Canners Limited			
Mabou Farmers' Co-operative Limited	Mabou	1954	B
Pomquet Co-op. Society Limited	Pomquet		B
Shean Co-operative Limited	Inverness		B
Sydney Co-operative Society Limited	Sydney		B
Thorburn Co-operative Society Limited	Thorburn	1954	B
Victoria Farmers' Co-op Limited	Baddeck		B
Whitehead Co-op. Limited	Whitehead	1952	B
Yarmouth Chick Hatchery Limited (changed name Yarmouth County Farmers 1945)	Yarmouth	1966	
1937			
Bras d'Or Consumers' Co-op. Limited	Bras d'Or		B
Cheticamp Co-operative Society Limited	Cheticamp		B
Canso Co-operative Limited	Canso		B
Cabot Co-operative of North Shore Limited	Skir Dhu	1954	B
Gillis Point Co-op. Limited	Iona	1968	B
Giant's Lake Com. Ind. Limited	Giant's Lake	1960	
Louisdale Co-operative Society Limited	Louisdale		B
L'Ardoise Co-op. Society Limited	L'Ardoise		B
Margaree Co-operative Society Limited	Margaree Forks		B
Peoples Co-operative Limited	Antigonish	1965	B
Reserve Mines Consumers' Co-op. Limited	Reserve Mines	1965	B
St. Andrews Co-op. Limited (originally incorporated 1917 under Farmers' Fruit, Produce and Warehouse Association Act)	St. Andrews		B
Tracadie Co-operative Limited	Tracadie	1960	B
Washabuckt Co-op Society Limited	Lower Washabuckt		B
West Arichat Co-op. Limited	West Arichat		B
Le Moyne Co-op. Society Limited	Grand Etang		B

1938	TOWN	YEAR STRUCK	CODE
Malagash Farmers' Union Limited (originally incorporated 1909 under the Companies Act)	Malagash Station		B
Bickerton Fish Co-operative Limited	Point Bickerton	1948	D
Cape Breton Co-op. Fisheries Limited	Alder Point	1973	D
Co-op. Fish Dealers Limited	Arisaig	1960	D
Digby Co-op. Society Limited	Digby	1960	B
Eastern Co-operative Fisheries Limited	Canso	1966	D
Framboise Co-op. Society Limited	Framboise	1967	B
Heatherton Co-op. Society Limited (originally incorporated 1917 under the Farmers Fruit, Produce and Warehouse Associations Act)	Heatherton		B
Iona Co-op. Limited	Iona	1977	B
Musquodoboit Valley Co-op. Limited	Middle Musquodoboit		B
Richmond Shore Fish Co-op. Limited (changed to Richmond Fishermens' Co-op. Ltd.	Isle Madame		D
Port Hood Co-operative Limited	Port Hood		B
Rivervale Co-operative Limited	Rivervale	1973	B
Seaview Co-operative Limited	Knoydart	1960	B
1939			
Baieview Co-operative Limited	MacAras Brook		
Cape Island Co-op. Limited	Clark's Harbour		D
Drum Head Co-op. Limited	Drum Head	1960	D
Eastern Shore Co-op. Society Limited	Grand Desert	1960	D
Evanston Co-operative Limited	Evanston	1960	B
Farmers' Trading Co. Limited (originally incorporated 1908 under the Companies Act, amalgamated with Tatamagouche)	Brule	1949	B
Glace Bay Co-op. Fisheries Limited	Glace Bay	1960	D
Halifax Co-operative Society Limited	Halifax		B
Kempt Road Farmers' Co-op. Limited			
Liverpool Co-op. Society Limited	Brooklyn		B
Lockeport Co-op. Limited	Lockeport	1955	B
Morien Co-op. Society Limited	Port Morien	1960	B
Northern Co-op. Fisheries Limited	White Point	1954	D
Nyanza Farmers' Co-op. Limited	Nyanza	1960	B
Pubnico Co-op. Association Limited	Middle East Pubnico		D
River Bourgeois Co-op. Limited	River Bourgeois	1960	B
Workmen's Co-op. Society Limited	Sheet Harbour		B
Whycocomagh Co-op. Limited	Whycocomagh		B
Rivervale Co-op. Limited	West Bay Road		
1940			
Baddeck Bridge Co-op. Limited	Baddeck	1960	B
Central Co-op Society Limited	St. Margaret's Village		B
Eastern Co-op. Services Limited	Antigonish	1961	B
Louisburg Co-op. Society Limited	Louisburg	1973	B
Melinick Co-op. Limited	Whitney Pier	1954	B
Shelburne Co-op. Society Limited	Shelburne	1965	A
Stellarton Co-op. Society	Stellarton	1954	B

	TOWN	YEAR STRUCK	CODE
1941			
Harbour Co-op. Society Limited	Dartmouth	1969	B
Ship Cove Co-op. Limited	East Ship Harbour	1965	B
Tatamagouche Co-operative Limited	Tatamagouche		
Victoria Co-op. Limited	East Erinville	1954	B
1942			
Cape Breton Co-op. Services Ltd. (amalgamated with Eastern Co-op. Services)	Sydney	1956	
Dingwall Co-op. Limited	Dingwall	1960	B
Intervale Co-op. Society Limited	West Intervale	1974	A
North Inverness Co-op. Creamery Limited (amalgamated with Eastern Dairy Foods Co-op. Limited)	Margaree Forks	1960	A
1943			
ACA Co-operative Association Limited	New Minas		A
River Hebert Co-op. Services Limited	River Hebert		B
1944			
Acadian Co-op Society Limited	Petit de Grat	1960	B
Baie View Co-operative Limited	Amherst Head		B
Boisdale Co-op. Society Limited (reorganized from Beaver Cove Co-op. Ltd.)	Boisdale		B
De La Tour Co-op. Limited	Middle West Pubnico		B
Fundy Co-operative Limited	Short Beach	1954	D
Grand Desert Co-op. Society Limited	Grand Desert	1969	B
Oxford Co-operative Limited	Oxford		B
Brooklyn Co-op. Society Limited (amalgamated with Bayview Creamery, '52, Hants Co-op. '54)	Brooklyn Hants	1954	B
1945			
Cobequid Co-operative Limited	Bass River	1960	B
Cross Roads Co-op. Society Limited	Parrsboro		B
Fox Harbour Co-op. Society Limited	Fox Harbour	1973	B
Havre Boucher Co-op. Society Limited	Havre Boucher	1960	B
Little Dover Co-op. Society Limited	Little Dover		B
Pugwash Co-op. Society Limited	Pugwash		B
Grand Etang Fishermens' Co-op. Limited	Grand Etang		D
Amherst Co-op. Limited	Amherst		B
Annapolis Co-operative Society Limited	Annapolis Royal		B
Bridgetown Co-op. Society Limited	Bridgetown	1977	B
Queens Co-operative Limited	Caledonia		B
Main-a-Dieu Co-op. Society Limited	Main-a-Dieu	1960	B
North West Arm Co-op. Society Limited	Armdale	1960	B
N.S. Artificial Breeders Co-op. Limited (renamed N.S. Animal Breeders Co-op. Ltd.)	Truro		A
Seaside Co-op. Limited	Amherst		B
Springhill Co-op. Society Limited	Springhill	1960	B
St. Michael's Co-op. Limited	Wedgeport		D
Westport Co-op. Services Limited	Westport		D

	TOWN	YEAR STRUCK	CODE
1946			
Scotsburn Co-operative Creamery Limited (changed to Scotsburn Co-operative Services 1960)	Scotsburn		M
Chezzetcook Co-operative Limited	Chezzetcook	1960	
Bridgewater Farmers' Co-op. Society Ltd.	Bridgewater		R
Bayview Co-op. Creamery Limited (amalgamated with Brooklyn Co-op. '52 & Hants '54)	Selmah	1960	AM
Cumberland Co-op. Services Limited	Amherst	1966	R
Margaree Beach Fish Co-op. Limited	Terre Noire	1969	D
Northumberland Co-op. Fish Limited	Caribou	1960	D
Shubenacadie Co-op. Society Limited	Shubenacadie		R
Stewiacke Co-op. Society Limited	Stewiacke	1969	R
Upper Stewiacke Co-op. Limited	Upper Stewiacke		R
Pictou Milk Producers' Association Ltd.	Pictou	1982	AM
1947			
Pleasant Co-operative Limited	Pleasant Point	1960	D
Scotts Bay Seed Potatoes Co-op. Ltd.	Scotts Bay	1963	A
Brookfield Farmers' Co-op. Limited	Brookfield	1974	
East Bay Co-op. Society Limited	East Bay	1960	B
Family Co-op. Society Limited	Musquodoboit Harbour	1960	B
Farmers' Co-op. Dairy Limited	New Glasgow	1967	A
Gateway Co-op. Services Limited	Port Hawkesbury	1960	A
St. Peters Co-op. Society Limited	St. Peters		
Middleton Co-op. Society Limited	Middleton	1980	B
Malagash Farmers' Union Limited	Malagash		B
NEW CO-OP ASSOCIATION ACT			
1948			
New Watefford Co-op. Health Association	New Waterford	1969	S
Bickerton Co-op. Limited	Bickerton West	1977	FM
Birch Cove Consumers' Co-op. Society Ltd.	Birch Cove	1962	R
Belliveau Supplies Co-op. Limited	Belliveau Cove	1977	R
Gael Co-op. Society Limited	S. West Margaree	1973	R
East Ferry Co-op. Society Limited	Wedgeport	1953	R
1949			
Broughton Farmers' Co-op. Society Limited	Mira Gut	1977	R
Nova Scotia Co-op. Union Limited	Antigonish	1977	S
Paradise Co-op. Society Limited	Paradise	1965	R
Keltic Co-op. Society Limited	Upper Margaree	1960	R
Sandy Cove Co-op. Society Limited	Sandy Cove	1954	R
St. Paul's Co-op. Limited	Havre Bouche	1960	R
United Milk Producers' Limited	Truro	1964	AM
N. S. Handcraft Co-op. Limited	Bedford	1954	CM?
1950			
Cumberland Co-operative Creamery Limited	River Hebert	1976	M
1952			
N. S. Tomato Growers' Association Limited	Kentville	1960	AM
Ocean Co-operative Limited	West Bickerton	1975	R
Avon Breeders Co-op. Limited	Windsor	1973	S
Annapolis County Breeders Co-op. Limited	Lawrencetown	1973	S

1952 Cont'd	TOWN	YEAR STRUCK	CODE
Antigonish Co-op. Fishermen Ltd.	Antigonish	1982	FM
Truro Breeders' Co-op. Limited	Truro	1973	S
Valley Breeders' Co-op. Limited	Kentville	1975	S
HCH Breeders' Co-op. Limited	Shubenacadie	1973	S
Hants County Co-op. Health Association	Newport	1969	S
North Shore Co-operative Limited (successor to Pictou & North Shore United Farmers Ltd.)	Pictou	1970	R
Hants Co-operative Services Limited	Windsor		R
1953			
Victoria Creamery Co-operative Limited	Baddeck	1954	AM
1954			
Nelson Vacationland Co-op. Limited	Baddeck	1960	S
Yarmouth County Co-op. Breeders' Ltd.	Yarmouth	1973	S
1955			
Atlantic Forest Products Co-op. Association	Port Hawkesbury	1960	M
Annapolis County Health Co-op. Limited	Lawrencetown	1973	S
Cross Roads Blueberry Co-op. Limited	Parrsboro		R
Isle Madame Fishermens' Co-op Limited	Petit de Grat		FM
North Inverness Breeders' Co-op. Ltd.	North Inverness	1973	S
1956			
Cape Breton County Breeders' Co-op. Ltd.	North Sydney	1973	S
Central Inverness Breeders' Co-op. Ltd.	Mabou	1973	S
East Pictou Breeders' Co-op Limited	Pictou	1960	S
Mermaid Fishermens' Co-op. Limited	East Ship Harbour	1969	FM
North Inverness Dev. Association	St. Joseph Du Moine	1966	AM
P.R.C. Co-op. Limited	Windsor	1965	AM
Nova Scotia Co-operative Abattoir Ltd.	Halifax	1973	AM
Port Royal Co-op. Dairy Limited	Middleton	1973	AM
Victoria Co-op Fisheries Limited	Neil's Harbour		FM
Xaverian Tuxedo Co-op. Limited	Antigonish	1962	R
Eastern Co-operative Services Limited	Antigonish	1967	R
1957			
Colchester Co-op. Services Limited	Truro		R
Cabot Cold Storage Co-op. Limited	Cheticamp	1981	FM
Bridgeport Co-op. Limited	Bridgeport	1965	R
Port Maitland Lobster Co-op Limited	Port Maitland		FM
1958			
Baddeck Livestock Breeders' Co-op. Limited	Baddeck	1973	S
Conway Co-op. Limited	Digby		R
Evangeline Cold Storage Co-op. Limited	Saulnierville	1962	M
East Halifax Co-op Limited	Dartmouth	1973	R
Scotian Gold Co-op. Limited	Kentville		AM
1960			
Westphal Co-op. Limited	Westphal	1963	R
Clarksville Co-op. Limited	Dartmouth	1962	R
Guysborough Co-operative Fisheries Ltd.	Guysborough	1973	CM

1961	TOWN	YEAR STRUCK	CODE
Johnson Water Co-op. Limited	Greenwich		S
Shearton Co-op. Limited		1973	R
Yarmouth Co-op. Services Limited	Yarmouth	1966	R
Pleasant Bay Co-op. Limited	Pleasant Bay	1976	FM
Twin Cities Co-operative Limited (Changed to Farmers 1983)	Halifax		AM
1962			
Lakeview Mobile Home Co-op. Limited	Shearwater	1966	S
Beaver Fruit Co-operative Limited	Lawrencetown		R
Atlantic Irish Moss Co-op. Limited	Terrence Bay	1973	FM
Valley Gardens Co-op. Limited	Waterville		W
Hilltop Water Co-op. Limited	Enfield	1977	S
R.S.I. Breeders' Co-op. Limited	St. Peter's	1973	S
1963			
Loon Lake Co-op. Limited	Dartmouth		S
Pasturage Co-op. Limited	Grand Etang		S
Fleet Co-operative Limited	Dartmouth		S
1964			
Braemore Co-operative Limited	Antigonish		R
Co-operative St. Marie Limited	Comeauville	1973	R
Cumberland Co-op. Breeders' Limited	Springhill	1973	S
Chedabucto Co-op. Limited	Canso	1973	FM
Eastern Dairyfoods Co-op. Limited	Antigonish		AM
Manchester Co-op. Pasture Limited	Boylston		S
Metro Co-op. Services Limited	Halifax	1979	R
Prospect Salt Water Co-op. Limited	Prospect	1973	M
United Farmers' Co-op. Limited	Sydney		R
1965			
Baileys Brook Pasture Co-op. Limited	Antigonish	1967	S
Cape Forchu Co-op. Limited	Yarmouth Bar		FM
Co-operative Artisonale de Cheticamp Ltee.	Cheticamp		CM
Lac Water Co-op. Limited	Grand Etang		S
Digby Co-operative Pasture Limited	Digby		S
Maple Brook Pasture Co-op. Limited	River Denys		S
Little Harbour Pasture Co-op. Limited	L'Ardoise		S
Neils Harbour Co-op. Limited	Neils Harbour		R
East Kings Shipping Co-op. Limited	Grand Pre		AM
Port Joli Oyster Co-op. Limited	Port Joli	1973	FM
L. C. Blueberry Co-op. Limited	Larry's River		AM
Redden Subdivision Co-op. Limited	Kentville		S
1966			
Giant's Lake Maple Products Co-op. Limited	Giant's Lake	1979	AM
Inverness Breeders' Co-op. Limited	Mabou	1973	R
W. Kings Livestock Co-op. Limited	Berwick		AM
1967			
Dean Produce Co-op. Limited	Up. Musquodoboit		AM
Mabou Fishermens' Co-op. Society Ltd.	Mabou	1978	FM
Minas Seed Co-op. Limited	Canning		AM
R. J. Grain Growers' Co-op. Limited	River John	1973	AM

1967(Cont'd)	TOWN	YEAR STRUCK	CODE
W. Valley Shipping Co-op. Limited	Lawrencetown		AM
Wood's Harbour Fishermens' Co-op. Ltd.	Wood's Harbour	1980	FM
Sunrise Co-op. Dairy Limited	Arichat	1969	AM
Annavale Co-op. Supply Depot Limited	Middleton		R
1968			
Consumers' Co-op. of Metro Ltd.	Dartmouth	1980	R
Meteghan Lobster Co-op. Limited	Meteghan	1984	FM
Colchester Cottage Craft Co-op Limited	Stewiacke		CM
Waterford Co-op. Depot Limited	New Waterford	1984	R
The Trail Co-op. Limited	Halifax		R
N. Antigonish County Tourist Co-op. Ltd.	Lakeville	1982	W
1969			
Strait Co-op. Depot Limited	Port Hawkesbury	1973	R
Arts Atlantic Co-op. Limited	Yarmouth		CM
C.L.S. Co-op. Limited	Truro		AM
Kent Co-op. Limited	Kentville		R
K & G. Co-op. Depot Limited	Kingston	1973	R
Maritime Ind. & Agr. Co-op. Limited	Yarmouth	1973	R
Modern Co-op. Limited	Glace Bay		R
Pictou County Co-op. Limited	New Glasgow		R
South Shore Consumers' Co-op. Limited		1973	R
1970			
C.S.I. Fishermens' Co-op. Limited	Clark's Harbour	1984	FM
Island Co-op. Depot Limited	New Waterford	1973	R
New Minas Veteran's Water Co-op. Limited	New Minas		S
Northern Co-op. Limited	Halifax	1973	R
Windsor Livestock Shipping Co. Limited	Brooklyn		AM
Settlement Water Co-op. Limited	Enfield		S
1971			
The College Bookshop Co-op. Limited	Sydney		R
Cape Co-operative Limited (new name)		1983	R
Co-operative Provisions Limited	Dartmouth	1973	R
Dial-A-Student Co-op. Limited	Sydney		W
1972			
Border Livestock Shipping Co-op. Limited	Amherst	1977	AM
A & G. Co-op. Limited	Antigonish	1977	AM
Central Livestock Shipping Co-op. Limited	Livestock	1977	AM
S.S.L. Co-op. Limited	Lunenburg	1978	AM
Area Co-op. Limited	Yarmouth	1975	R
Halls Harbour Water Co-op. Limited	Centreville		S
1973			
Aspy Bay Marine Co-op. Limited	Dingwall	1977	FM
Baddeck Valley Wood Producers' Co-op. Ltd.	Big Baddeck		M
Big Tancook Fishermens' Co-op. Limited	Tancook Island	1977	FM
Black Duck Handcraft Co-op. Limited	East Port Medway		CM
Chegoggin Dyke Co-op. Limited	Yarmouth		FM
Jewers Fishery Co-op. Limited	Mosher River	1982	W
L'Ardoise Marine Co-op. Limited	L'Ardoise	1977	W

1973 Cont'd	TOWN	YEAR STRUCK	CODE
Margaree Manufacturing Co-op. Ltd.	Margaree Valley	1984	W
Mic Mac Development Co-op. Ltd.(new name)	Whycocomagh	1977	S
Miss Pipes Little People Co-op. Ltd.	Amherst	1979	CN
Northumberland Abattoir Co-op. Ltd.	River John	1979	AM
Orangedale Marine Co-op. Ltd.	Orangedale	1977	W
Seal Island Marine Farming Co-op. Ltd.	Bras d'Or	1977	W
Spry Cove Co-op. Limited	Halifax	1978	C
T. C. Alliance Co-op. Limited	Springhill	1976	W
Trail Sea Products Co-op. Limited	Baddeck	1977	FM
Truro Consumers' Co-op. Limited	Truro		C
Washabuck Marine Co-op. Limited	Iona	1977	FM
Waterside Co-op. Society Limited	Lake Charlotte	1981	C
1974			
Abamoweg Woodworkers' Co-op. Ltd.	Eskosoni		W
Atlantic Filmmakers' Co-op. Ltd.	Halifax		W
Bar Co-op. Limited	Overton	1979	O
Bureau of Home Makers' Services Co-op. Ltd.	Halifax	1977	W
Cabot Rentals Co-op. Assoc. Limited	Ingonish	1980	C
Cabot Small Farmers' Co-op. Ltd.	Dingwall	1980	W
Cape North Co-op. Assoc. Limited	Dingwall	1976	C
Chappel Island Co-op. Limited	Barra Head	1979	W
Co-operative Taxi Services of Dartmouth Ltd.	Dartmouth	1976	M
Clare Co-operative Shipping Limited	Concession		M
East Jeddore Fisheries Co-op. Limited	East Jeddore	1976	FM
Eskosoni Trout Farmers' Co-op. Ltd.	Eskosoni	1977	W
Indian Bay Co-op. Limited	Nyanza	1976	W
Kingston Co-operative Limited	Kingston	1978	C
Media Co-op. Services Limited	Halifax		W
Nyanza Forestry Co-op. Limited	Nyanza	1976	M
Onsylum Fishery Co-op. Limited	Eskosoni	1977	W
Sun Rise Marine Farming Co-op. Limited	D'Escousse	1977	W
Waycobah Co-op. Limited	Whycocomagh	1979	W
Woodon Forestry Co-op. Assoc. Limited	Eskosoni	1979	W
1975			
Popkay Co-op. Limited	Whycocomagh	1979	W
Ingonish Co-op. Limited	Ingonish	1981	C
Murphys Cove Co-op. Limited	Murphys Cove		O
Scothorn Co-operative Limited	Shubenacadie	1977	W
Wolfville Habitat Co-op. Limited	Wolfville		H
Ovo Co-op. Limited	Halifax		H
Cosmic Co-operative Limited	Wolfville	1978	C
Bellisle Co-op. Limited	Bellisle		C
Guysborough County Resources Dev. Co-op. Limited	Canso		W
Huntington Point Co-op. Limited	Huntington Point		C

1976	TOWN	YEAR STRUCK	CODE
Water Street Co-operative Limited	Shelburne		C
Windsor Street Co-operative Ltd.	Halifax		H
North Nova Forest Owners' Co-op. Ltd.	Pugwash		M
Westmore 57 Co-op. Limited	Halifax		H
Children Co-op. Nursery Limited	Halifax	1984	O
Linc Block Co-operative Limited	Lincolnville	1979	W
League Data Co-op. Limited	Halifax	1978	C
Atlantic Herring Fishermen's Marketing Co-op.	Yarmouth	1979	FM
Baxter's Harbour Co-op. Limited	Canning		W
1977			
Canso & Area Professional Co-op. Limited	Canso	1984	S
Mira Pasture Co-operative Limited	Marion Bridge		A
Yarmouth Co-operative Limited	Yarmouth	1980	C
North Mountain Co-operative Limited		1981	C
Well Woodworkers' Co-op. Limited	Glace Bay	1978	W
Petit de Grat Co-op. Limited	Petit de Grat	1980	C
North End Peoples' Housing Co-op. Ltd.	Halifax	1981	H
Athol Co-operative Limited	Athol		FM
Red Herring Co-op. Books Limited	Halifax		C
Little Harbour Pasture Co-op. Limited	L'Ardoise		A
Longspell Road Co-op. Limited	Halifax	1980	H
Black Rose Co-op. Limited	Halifax		H
Fonsac Co-operative Limited	Mulgrave	1980	W
Lake City Co-operative Limited	Halifax		H
Boggs Street Co-operative Limited	Halifax	1979	H
Maple Leaf Co-operative Limited	Canning	1979	AM
1978			
W. Mulgrave Road Co-op. Limited	Mulgrave		W
Boylston Crafts Co-op. Limited	Boylston	1981	CM
Central Spryfield Housing Co-op. Ltd.	Halifax		H
South Halifax Housing Co-op. Ltd.	Halifax	1980	H
South End Housing Co-op. Ltd.	Yarmouth		H
Pereau Pork Co-op. Limited	Port Williams	1979	W
Carlton Corner Co-op. Limited	Bridgetown		C
Communities Housing Co-op. Limited	Halifax	1980	H
Building Trades Co-op. Limited	New Glasgow	1982	W
Addmac Co-op. Limited		1981	
Harbourville Co-op. Limited		1981	O
Laura's Dream	Sydney	1984	H
Harbourview Continuing Housing Co-op. Ltd.			H
Central Nova Co-op. Limited	Shubenacadie	1980	M
Cape Light Co-op. Limited	Stoney Island		FM
Maritime Natural Food Co-op. Limited	Wolfville		C
1979			
North Shore Fishermen's Co-op. Limited	St. Anne		FM
Atlantic Handcrafter's Guild Co-op. Ltd.		1982	M
South Shore Co-operative Limited		1983	C
Halifax Peninsula Housing Co-op. Ltd.			H
Craft Studio Co-operative Limited		1981	M
Gulf Shore Communities Co-op. Ltd.		1981	C

1979 Cont'd	TOWN	YEAR STRUCK	CODE
Herring Cove Housing Co-op. Ltd.	Halifax		H
New Harbour Coddles Harbour Blueberry Co-op. Limited			AM
Little Pond Co-op. Limited	Porters Lake		H
New Ross Co-op. Limited	New Ross		C
Brierly Housing Co-op. Limited			H
Dar-Al Watan Co-op. Limited		1982	C
Wolfville Artisans Co-op. Limited	Wolfville	1982	M
Armdale and District Housing Co-op. Ltd.	Halifax		H
Brothers and Sisters Housing Co-op. Ltd.	Yarmouth		H
Sunnyville Woodcrafters Co-op. Limited	Guysborough		W
1980			
Stuffit Co-op. Limited			M
Concession Co-op. Limited			C
Cove Housing Co-op. Limited			H
Lamplight Housing Co-op. Limited			H
Capricorn Co-op. Limited		1983	AM
Good Cheap Foods Co-op. Limited			C
High Hopes Housing Co-op. Limited			H
North West Arm Housing Co-op. Limited			H
Broad Brook Housing Co-op. Limited		1980	H
1981			
James MacDonald Housing Co-op. Ltd.			H
Western Nova Scotia Blueberry Growers' Co-op. Limited			AM
Rogers Drive Housing Co-op. Limited			H
Amos Housing Co-op. Limited			H
Harbour West Housing Co-op. Limited			H
La Co-op. Charles Forest Ltee			C
Village Bazaar Co-op. Limited			M
Shiretown Housing Co-op. Limited			H
Ostrea Edulis Co-op. Limited			FM
Spryview Housing Co-op. Limited			H
Capeland Housing Co-op. Limited			H
Regional Housing Co-op. Limited			H
Theakston Lake Housing Co-operative Limited		1983	H
Lorentchia Housing Co-op. Limited			H
Windcrest Housing Co-op. Limited		1983	H
Clarks Harbour Fishermen's Co-op. Limited	Clarks Harbour	1983	H
Halifax Women's Housing Co-op. Limited	Halifax		H
Spry-Sack Housing Co-op. Limtied	Sackville		H
The Apartment Housing Co-op. Limited	Halifax		H
Alliance Housing Co-operative Limited	Halifax		H
Newfie Housing Co-op. Limited	Halifax		H
Chameleon Court Housing co-op. Limited	Lr. Sackville		H
Valley-View Co-operative Limited	Margaree		W
Atlantic Housing Co-operative Ltd.	Dartmouth		H

1982	TOWN	YEAR STRUCK	CODE
Metro Housing Co-operative Limtied	Armdale		H
Fairmount Housing Co-operative Ltd.	Lr. Sackville		H
Highland Housing Co-op. Limtied	Antigonish		H
Albro Court Housing Co-op. Limited	Dartmouth		H
Vihara Housing Co-op. Limited	Halifax		H
Fairwest Housing Co-operative Limited	Halifax		H
Northumberland Lamb Marketing Co-op. Ltd.	Scotsburn		AM
Kabuki Housing Co-op. Limited	Halifax		H
Maria's Housing Co-op. Limited	Halifax		H
Rooftops Housing Co-operative Ltd.	Dartmouth		H
Non-Profit Co-op. Housing Federation of Nova Scotia	Halifax		H
Fallout Housing Co-op. Limited			H
Flight of Fancy Crafts Co-op. Ltd.	Halifax		CM
The Teapot Co-operative Limited	St. Margaret's Bay	1984	W
Hubley Consumers' Co-operative Ltd.	Armdale		C
Cranberry Lake Housing Co-op. Ltd.	Dartmouth		H
Fair-Weather Co-op. Limited	Margaree Forks		W
Portside Housing Co-operative Ltd.	Yarmouth		H
Sunrise Co-operative Limited	Wentworth	1984	AM
1983			
Sew and Sew Co-operative Limtied	Merigomish		W
A.B.C. Housing Co-op. Limited	Dartmouth		H
Atlantic Women's Co-op. Ltd.	St. Andrews		W
Topshee Housing Co-op. Limited	Antigonish		H
Anathoth Housing Co-op. Limited	Halifax		H
Scotia Hay Co-op. Limited	Lawrencetown		AM
Gimmie Shelter Continuing Housing Co-op. Ltd.	Sydney		H
Sunshine Housing Co-op. Limited	Halifax		H
Christian Fellowship Co-op. Limited	Yarmouth		M
Triple B. Co-op. Limited	Goldboro		AM
Charles Court Housing Co-op. Limited	Halifax		H
Apple Blossom Housing Co-op. Limited	Kentville		H
Lighthouse Housing Co-op. Limited	Barrington		H
Rocky Road Housing Co-op. Limited	Halifax		H
Orangedale Farmers' Co-op. Limited	Orangedale		AM
Cross-Roads Housing Co-op. Limited	Halifax		H
North Colchester Forest Co-op. Limited	Tatamagouche		M
Nudondin Housing Co-op. Ltd.	Halifax		H
Green-Age Produce Co-op. Limited	Halifax		AM
Samson Co-op. Limited	New Glasgow		W
Trillium Housing Co-op. Limited	Halifax		H
Rock Hedge Housing Co-op. Limited	Yarmouth		H
Annapolis Valley Housing Co-op. Limited	Lawrencetown		H
North Harbour Housing Co-op. Limited	Halifax		H
Umbrella Co-op. Limited	New Glasgow		W
Work for Women Co-op. Limited	Halifax		W
Wagonwheel Co-op. Limited	Baddeck		W
Privateer Housing Co-op. Limited	Liverpool		H
Fresh Start Housing Co-op. Limited	Windsor Jct.		H
Co-operative Employment Development Limited	New Glasgow		W

1984	TOWN	YEAR STRUCK	CODE
Evergreen Fields Lumber Co-op. Ltd.	Little Narrows		AM
North Bay Fishermen's Co-op. Limited	Ballantynes Cove		FM
Weave Shed Crafts Co-op. Limited	Wolfville		CM
Hubtown Housing Co-op. Limited	Truro		H
Concept Marketing Productions Co-op. Ltd.	Cheticamp		W
Joe MacIsaac Housing Co-op. Limited	Port Hawkesbury		H
Island Continuing Housing Co-op. Limited	Sydney		H
Flip Flop Housing Co-op. Limited	Halifax		H
Cliffside Housing Co-op. Limited	Halifax		H
West Halifax Housing Co-op. Limited	Halifax		H
Crystal Grange Housing Co-op. Limited	Bridgewater		H
Seaview Housing Co-op. Limited	Halifax		H
Loyalist Housing Co-op. Limited	Yarmouth		H

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QUALITY

ORIGINAL